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ABSTRACT

The guide is an attempt to help teachers select content and organize instructions in a sequence that will help students grasp the basic structure of management and consumer education. The guide was written in reference to a norm grouping. The advanced course for grade 10 presents the concepts of decision making and teenager consumership. The semester course for grades 10-12 deals with the concepts of management, family life cycle, life style, the consumer in the economy, spending plan, consumer credit, financing a home, transportation, health and life insurance, social security, savings and investments, taxes, wills, financial records, consumer's rights and responsibilities, financial crisis, and career opportunities in consumer education. Under each concept, three columns list behavioral objectives, learning and evaluation experiences, and teaching resources. (AG)

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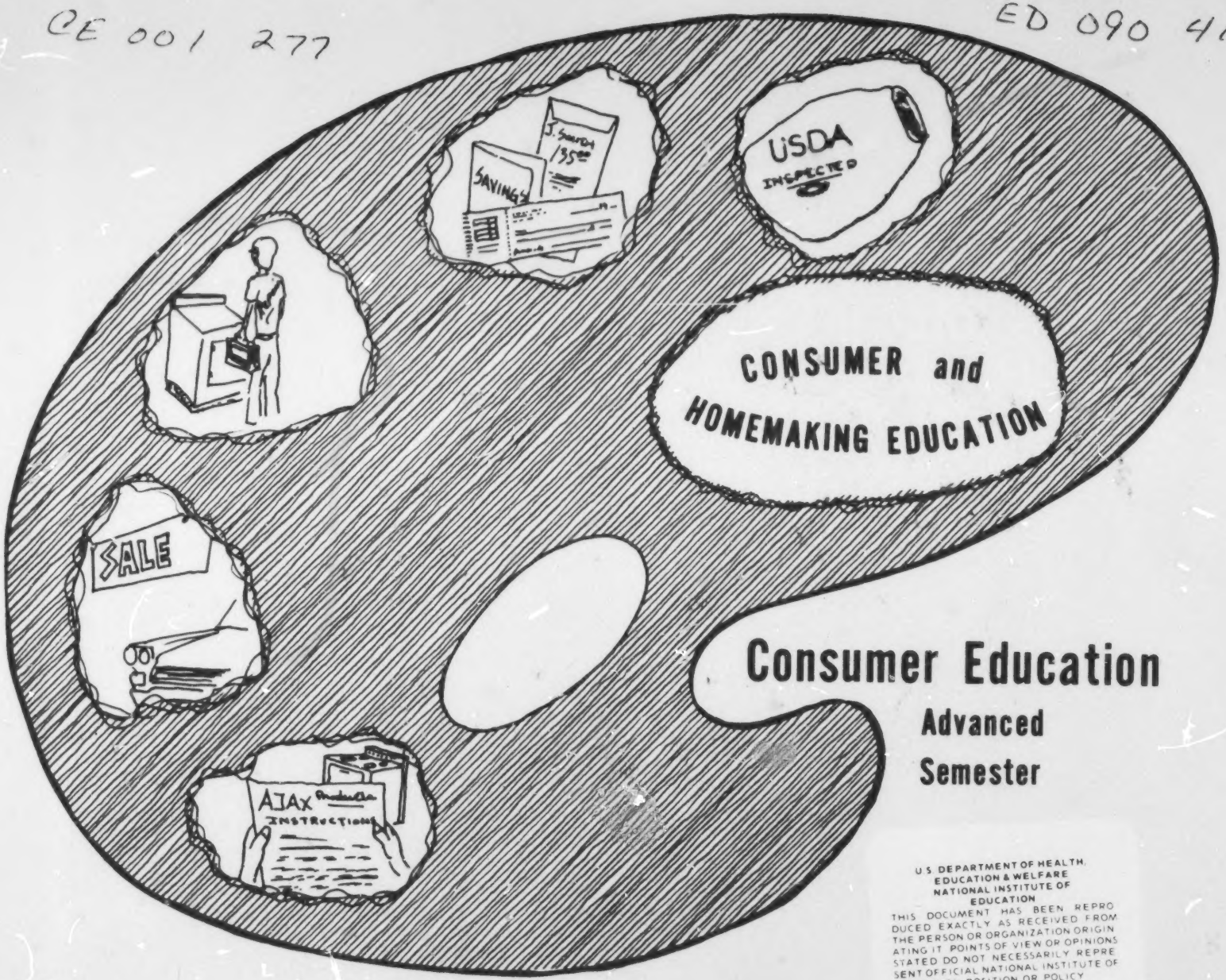

Consumer Education

Advanced

Semester

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Draft

Management and Consumer Education Curriculum Guide

Advanced Unit

Semester Course

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Management and Consumer Education is being recommended for a unit of instruction in the advanced consumer and homemaking course and for a semester course in the secondary schools of South Carolina. This curriculum guide was developed to assist teachers with the instruction of management and consumer education.

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Use of the Guide

Decisions to be made in the marketplace are becoming increasingly complex and the teaching of consumer education needs to be approached to train the learner to make rational decisions based upon his values, standards, goals and resources and develop a life style that is satisfying to him. It is hoped that this approach to management and consumer education will enhance the quality of home and family life.

This curriculum resource guide in Management and Consumer Education is an attempt to help teachers select content and organize instructions in a sequence that will help learners grasp the basic structure in the area of management and consumer education. The guide was written in reference to a norm grouping and no attempt was made to individualize instruction. Therefore, the individual teacher will need to examine the guide carefully and select and implement the content and learning experiences which meet the needs of the learners in local communities.

The behavioral objectives are written to show the outcomes which should result from successful completion of the learning and evaluation experiences. In this guide the objectives have been written with two components--the behavior and the context or content. Each teacher will need to add the dimensions of conditions in which learning is to occur and the standards of performance to be achieved to make them operational.

A learning experience is that which a learner does to learn and which involves interaction with the external conditions in the learning environment. Thus, the learning experiences were written from the learner's point of view. The teacher will need to identify other experiences that are relevant to the time, place, and needs of the learners as a total group and as individuals.

The resource column suggests teaching materials that could be used in setting up the learning environment for the learners. It is of utmost importance that each teacher examine and select the teaching materials that best fit the needs of the learners in local communities.

The advanced unit has been designed to help the learner manage his resources to achieve his goals. The semester course deals with management and managing in reference to consumers in the marketplace. It is hoped that learners will learn to apply the management process in making informed decisions in the marketplace. The subject matter areas of food and nutrition and textiles and clothing have not been included in the semester portion of the guide. If these two subject matter areas are to be included in the semester consumer education content structure, a teacher may refer to the specific guide in each of these areas.

Management and Consumer Education

Rationale

Individuals and families are confronted with many choices throughout their lives. The decisions which are made determine the kind of lives people lead--whether anxieties and frustrations exist or whether resources have been effectively utilized to attain goals.

> Wise decisions are dependent upon the individual's ability to clarify his values and goals, to seek information about feasible alternatives, to select among alternatives by reflecting about their consequences, and to become committed to implementing a choice. The mature individual will then assume responsibility for the results of decisions made.[1]

Never before have people encountered such an increasingly complex and impersonal marketplace. Because of the wide variety of products and services, accelerated change, and the pressure of modern living, the knowledgeable self-taught consumer is a rarity. The school has a role to play in assisting learners to develop skills, attitudes, and habits which will enable them to lead satisfying lives as individuals, as family members, and as citizens within the community.

Recognizing that everyone is a consumer, the educational system can reinforce the rights of consumers as expressed by President Kennedy in 1962:

1. The right to be informed
2. The right to choose
3. The right to safety
4. The right to be heard

Along with these rights, consumers must be educated in their responsibilities: reading advertisements and use-and-care instructions; asking questions regarding products and services; selecting

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[1]West, Dorothy, et al., Teaching Home Management: Youth and Decisions, p. 2.

goods and services carefully; following instructions and heeding warnings; examining products for safety; and voicing complaints or making suggestions for product improvement.

The school system should not serve solely as a source of information but also should motivate learners to become analytical as they exercise decision-making processes. Consumer education needs to be people-centered and to have a philosophical base of home management utilizing the offerings of the marketplace. Within the limitations of their resources, boys and girls should be given opportunities to apply home management principles, to make choices in the marketplace, and to evaluate their decisions in terms of immediate and long-range effects. Management and consumer education should and can make a positive impact in enhancing the quality of home and family life.

Conceptual Framework - Management and Consumer Education

Advanced (4 weeks)

I. Decision making
- A. Wants
- B. Needs
- C. Values
- D. Goals
- E. Resources
- F. Role of decisions in managing resources
  1. Types
  2. Elements
  3. Influence

II. Teenager consumership
- A. Income
- B. Spending plan
- C. Shopping practices
- D. Achievement of goals

Semester (18 weeks)

I. Management
- A. Values
  1. Definition
  2. Characteristics
  3. Types
  4. Purpose
- B. Standards
  1. Definition
  2. Relationship to values
  3. Characteristics
  4. Types
  5. Purpose
- C. Goals
  1. Definition
  2. Relationship to values and standards
  3. Characteristics
  4. Types
  5. Purpose
- D. Resources
  1. Definition
  2. Types
  3. Utilization
  4. Characteristics
  5. Gained satisfactions
  6. Relationship to goals
- E. Decisions and decision-making
  1. Nature
  2. Characteristics
  3. Types
  4. Alternatives
  5. Processes
  6. Patterns
  7. Importance

II. Family life cycle
- A. Stages
- B. Characteristics
- C. Developmental tasks
- D. Major expenses
- E. Use of resources
- F. Relationship to financial management

III. Life Style
- A. Definition
- B. Influential factors
- C. Relationship to management

Conceptual Framework - Management and Consumer Education

Advanced (4 weeks) Semester (18 weeks)

IV. The consumer in the economy
- A. Definition
- B. Family relationship in the economy
- C. Economy relationship to standard of living

V. Spending plan
- A. Definition
- B. Justification
- C. Forms
- D. Characteristics
- E. Use of resources
- F. Setting up a plan
- G. Relationship to management
- H. Personal plan

VI. Consumer credit
- A. Definition
- B. Use
- C. Types
  - 1. Service Credit
  - 2. Sales Credit
  - 3. Cash Loans
- D. Costs
- E. Legislation
- F. Credit ratings
- G. Wise credit practices
- H. Relationship to goals

VII. Financing a home
- A. Housing needs
- B. Housing variations
- C. Housing costs
- D. Selection
- E. Financing sources
- F. Property Insurance
- G. Taxes

VIII. Transportation
- A. Influential factors
- B. Forms
- C. Car
  - 1. Care
  - 2. Operational costs
- D. Responsibilities of car ownership
- E. Shopping for a car
  - 1. Financing
  - 2. Insurance
- F. Alternatives to owning a car
- G. Management of the transportation dollar

Advanced (4 weeks) Semester (18 weeks)

IX. Health Insurance
- A. Terminology
- B. Justification
- C. Types
- D. Selection
- E. Application of management to health insurance

X. Life Insurance
- A. Definition
- B. Importance
- C. Types
- D. Selection
- E. Application of management to life insurance

XI. Social Security
- A. Purpose
- B. Benefits
- C. Role of the Social Security Office
- D. Provisions
- E. Role of the federal government
- F. Family security

XII. Savings and investments
- A. Definitions
- B. Justification
- C. Steps in beginning a savings program
- D. Savings Institutions
- E. Forms of investments
- F. Legislative protection
- G. Application of management to savings and investments

XIII. Taxes
- A. Types
- B. Sources
- C. Benefits
- D. Records needed

XIV. Wills
- A. Justification
- B. Terminology
- C. Characteristics
- D. Consideration of taxes
- E. Relationsnip to family security

Conceptual Framework - Management and Consumer Education

Advanced (4 weeks) Semester (18 weeks)

XV. Financial records
- A. Purposes
- B. Methods
- C. The checking account
  1. Types
  2. Opening
  3. Writing a check
  4. Balancing a checkbook
- D. Storage of important records
- E. Relationship to future planning
- F. Deductions
- G. Exemptions
- H. Needed resources

XVI. Consumer's rights and responsibilities
- A. The marketplace
  1. Definition
  2. Characteristics
- B. Information
  1. The consumer's right
  2. The consumer's responsibilities
- C. Safety
  1. The consumer's right
  2. The consumer's responsibilities
- D. Choice
  1. The consumer's right
  2. The consumer's responsibilities
- E. Voicing opinions and settling grievances
  1. The consumer's right
  2. The consumer's responsibilities

XVII. Financial crisis
- A. Examples
- B. Sources of help

XVIII. Career education and career opportunities in Consumer Education.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "wants."	Write personal ideas about wants. Use resources to find definitions of wants. Compare definitions and arrive at a suitable definition.	Booklet: American Home Economics Association, Consumer and Homemaking Education, Opportunity and Challenges, pp. 35-40 (Teacher reference). Raines, Managing Livingtime, pp. 17-18. Dictionary. Lewis, et al., Housing and Home Management, pp. 76-77. Bulletin: Money Management Institute, Reaching Your Financial Goals, "Things You Want," pp. 6-7.
	Read selected reference and identify the wants of the man and woman. List wants on chalkboard.	Wadsworth, The Three Wishes.
Define the term "needs."	Write personal ideas about needs. Use resources to find definitions of needs. Compare definitions and arrive at a suitable definition.	Periodical: Penney's Forum, Fall/Winter, 1969. pp. 14-15 (Teacher reference). Raines, Managing Livingtime, pp. 17-18.
	Make a list of needs which involve use of money as well as the use of other resources. Share list with class.	

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Descriminate between wants and needs.	Collect in a paper bag pictures of items desired. Place them in separate stacks to show wants and needs. List reasons for your decisions.	Current magazines.
	View a selected filmstrip to identify Ann's wants and needs. Compare Ann's wants and needs with yours.	Filmstrip: Institute of Life Insurance, Consumers in the Marketplace (Frames 1-10).
	Read the unfinished story, "The Kings." Identify wants and needs by listing in columns titled "wants"-"needs."	Curriculum Guide: Texas Tech University, Consumer Education for Families with Limited Incomes, p. 36.
	Make a comparison by developing a chart to distinguish between the wants and needs of a person living in the United States and those of a person living in a foreign country of your choice.	
	Go on a window shopping trip to observe outfits for sport activities. Identify your needs and wants as if buying a sports outfit. Share the experience with the class.	
Define the term "values."	Write on a sheet of paper thoughts which come to mind when the word "value" is used. Share ideas with class.	
	Read selected references and identify the definition of values. Write a suitable definition.	McDermott, et al., Homemaking for Teenagers, Book II, pp. 19-20, 130-131.
		Cross, Enjoying Family Living, pp. 66-67, 199-200.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Cross, Introductory Homemaking, pp. 4-5, 64-68. Lewis, et al., Housing and Home Management, p. 73.
Give examples of values.	Read selected references and identify various types of values. Develop a poster to illustrate examples of values.	Cross, Introductory Homemaking, pp. 64-67. Cross, Enjoying Family Living, pp. 66-67. McDermott, et al., Homemaking for Teenagers, Book II, pp. 130-131.
	Read selected reference and identify the values of this family by compiling a list. Discuss the values illustrated in the book.	Forbes, Mama's Bank Account.
Define the term "goals."	Read selected references and write a definition for the following terms: goals, short term goals, and long term goals. Share definitions with class. Arrive at suitable definitions.	McDermott, et al., Homemaking for Teenagers, Book II, p. 14. Cross, Enjoying Family Living, p. 92. Lewis, et al., Housing and Home Management, pp. 73-76. Bulletin: Money Management Institute, Reaching Your Financial Goals, pp. 6-7.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of goals.	Make a chart to identify short term and long term goals.	
	Recall book, Mama's Bank Account. Identify the goals of this family. Share ideas with class.	Forbes, Mama's Bank Account.
Identify the relationship of values and goals to wants and needs.	Read selected references to identify ways values and goals work together to satisfy wants and needs. Summarize by writing a paragraph.	Lewis, et al., Housing and Home Management, pp. 76-77. Thal and Holcombe, Your Family and Its Money, pp. 36-41.
	Prepare visuals which illustrate that "family values influence family goals." Share visuals by displaying on bulletin board.	
	Take an activity performed regularly, such as putting hair in rollers. Identify values and goals in this activity. Compile a list of values and goals on chalkboard.	
	Discuss differing values and goals in relation to wants and needs. Develop sentence summaries of main points of the discussion.	
	Discuss in buzz groups how factors such as sex, age, health, climate, work, family background, advertising, and selling methods may affect what people consider needs and wants in relation to their values and goals.	

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Write a story to illustrate the idea that it is sometimes necessary to risk being unpopular in order to uphold one's values and goals to fulfill a needs.	
Identify the effects decisions can have on lives of individuals.	Read selected references to identify effects decisions can have on individuals. Discuss effects of decisions	Cross, Introductory Homemaking, pp. 188-189. Lewis, et al., Housing and Home Management, p. 73. Cross, Enjoying Family Living, pp. 18-73. Fieck and Fernandez, Exploring Home and Family Living, 3rd. ed., pp. 382-391.
	Listen to the story, "Story of a Sea Horse," and identify the decisions. Explain how the story affected the "Sea Horse."	Curriculum Guide: Arkansas State Department of Education, Consumer Education for Teachers of Home Economics, p. 126 (Teacher reference).
	Write a skit to illustrate how the decision to spend allowance money in one day can affect a person for a week. Perform skit for class. Discuss the effects.	
Define "management" and identify the steps in decision making.	Read selected references to arrive at a definition of management and identify the steps in the management process. Write a definition and list the steps in decision making.	Cross, Enjoying Family Living, pp. 196-199.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Lewis, et al., Housing and Home Management, pp. 73, 79-85. Cross, Introductory Homemaking, pp. 193-200. Bulletin: Cooperative Extension Service Michigan State University, Management in Families/Process of Managing, No. 455.
	Study the transparency to identify the management process as being continuous.	Bulletin: Homemaking Research Laboratories, Teachers Resource Unit on Consumer Education, p. 10.
	Recall Mama's Bank Account. Identify the steps in management that Mama used. Discuss the decisions made.	Forbes, Mama's Bank Account.
Describe the relationship of decision making to the management process.	View the picture which contrasts planning with flipping a coin. Discuss the advantages of making decisions to sound management.	Lewis, et al., Housing and Home Management, p. 80.
	Select from the exhibit shoes suitable for school by applying the management process. Give reasons for decision.	Exhibit of shoes, sneakers, loafers. wooden shoes, gold sandals, bedroom shoes, leather boots.
Define personal decisions.	Read selected references to identify decision making as a skill. Discuss the skills involved in making a decision.	Cross, Introductory Homemaking, pp. 197-200.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Compile a list of personal decisions. Compare list with other classmates. Answer questions: On which do you agree? Disagree? Why?	
	Explain factors that individuals must consider when making personal decisions, such as needs, wants, values, goals, resources. Share ideas with other class members.	
	Listen to a selected story. Write Joan's decisions. Compare how her life possibly would have been different had she made a different personal decision.	Magazine: Laing, "The Choice," Co-Ed, Feb., 1970, pp. 43 ff.
	Keep a diary for a week. Record important decisions made. List what value or values prompted the decisions.	Poster of suggested form for a diary: Date; Decision I had to make; What I decided; Values which made me decide this way; Reasoning to support my decision.
Define group decisions.	Write a definition of group decisions.	
	Plan a circle discussion on "Decisions and Consequences-Whose Responsibility?" Summarize responsibilities in decision making.	Fleck and Fernandez, Exploring Home and Family Living, p. 240 (Teacher reference).
	Observe role playing of mature reactions of a person after a decision has been made: which was not to his liking; whose results are not favorable; which was poor and he thinks others blame him for making it; and when the decision must be postponed. Analyze the decisions in the role play and justify your conclusions.	

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the problems involved in making group decisions.	Discuss in buzz groups advantages and disadvantages of making group decisions. Answer the following questions: What effects do the various backgrounds, opinions, values, goals, and standards of members of the group have on reaching a decision? How may differences be resolved?	
	Describe a decision the class must make, such as refreshments for an FHA activity. List the problems involved in making the decision as a group. Discuss how the problems could be solved.	
Interpret differences between individual and group decisions.	Compare individual and group decisions by making a poster. Display the posters. Discuss the differences. Answer the following questions: What problems are encountered in group decisions which are not involved in personal decisions? What advantages do group decisions have over individual decisions?	
	Read selected article and identify the influences of a group on an individual's decisions. Discuss the influences illustrated in class.	Periodical: "The Choice Is Yours," Co-Ed, October, 1968, pp. 40-41.
	Listen to a story about a girl who had to decide whether to keep on doing questionable things with a group or leave the group. Role play the story. Discuss such questions as: How might the girl make the decision? Why is it valid? Do you consider this reason important? Why?	Story written by teacher.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Describe a personal decision which involves other members of the family. Explain ways to obtain the family's cooperation.	
Explain the term "resources."	Study references and write an explanation of the term "resources."	Cross, Introductory Homemaking, pp. 190-196. Cross, Enjoying Family Life, pp. 41, 194. Periodical: Turner, "Resources-What Do We Mean?" Penney's Forum, Fall/Winter, 1969, pp. 16-17. Raines, Managing Livingtime, pp. 13, 28, 82.
Identify types of available resources.	Study references materials and identify the many resources available to a teenager. Share findings with class.	Periodical: Turner, "Resources-What Do We Mean?", Penney's Forum, Fall/Winter, 1969, pp. 16-17. Filmstrip: Institute of Life Insurance, Our Role As Consumers. Bulletin: Cooperative Extension Service, Michigan State University, Management in Families/ Managing Resources, No. 454. Cross, Introductory Homemaking, pp. 191-192.

CONCEPTS: Decision Making

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Lewis, et al., Housing and Home Management, pp. 88-98.
		Cross, Enjoying Family Living, pp. 194-210.
	Prepare a mobile to illustrate resources other than money available to teenagers. Discuss ways a teenager may acquire these resources.	
	Go on a scavenger hunt for a resource that: saves time; saves energy; is free; decreases with use; increases with use; is impossible to save; is impossible to give away; is strictly material; is strictly human. Share findings with class.	
	Bring to class something created. Display items and identify ways they can be used as resources.	Display of created items: original recipe, costume jewelry, games, drawings, craft articles.
	Read article, "Mama Was an Ecologist," to identify ways Mama was a resourceful person. Discuss ways she used available resources.	Periodical: Levenson, Reader's Digest, June, 1972, pp. 253-254.
Illustrate ways resources influence decision making to reach goals.	Read selected magazine article to identify factors involved in managing resources to reach goals. Share these factors with class.	Periodical: Thal, "Managing Resources to Achieve Goals," Penney's Forum, Fall/Winter, 1969, pp. 18-19.
	Recall Mama's Bank Account. List ways the family's resources influenced their decision in order to reach their goals. Compare lists	Forbes, Mama's Bank Account.

CONCEPTS: Decision Making
Teenager Consumership

OVERALL OBJECTIVES: Show ability through decision making to manage resources to achieve goals.
Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the story "Thursday Date" to determine the resources and decisions Sis made to reach her goal. Discuss how her values influenced her decisions.	Roberts and Barbe, Teen Age Tales, 2nd. Ed., pp. 162-167.
	Prepare an inventory of personal resources including time, energy, talent, skills, knowledge, attitudes, interests, support of family and friends, money, material goods, world of nature, and community facilities. Make a chart showing how each personal resource can be helpful in achieving goals.	
Identify sources of teenage income.	Read selected books and compile a list of sources for teenagers' income. Develop a poster of sources for class.	Fleck and Fernandes, Exploring Home and Family Living, 3rd. Ed., pp. 146-148. Cross, Introductory Homemaking, pp. 235-240. Cross, Enjoying Family Living, pp. 211-213.
Give examples of sources of income.	Investigate the ways to earn money on a part-time basis and check on career opportunities open to you. Share results with class members.	
	Draw pictures which illustrate sources of income for teenagers. Display pictures on a bulletin board as points for discussion.	Pictures drawn by students for bulletin board.

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achive goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Keep a log of your income and expenses for one week or longer. Discuss such questions as: How did you receive the money for spending? When should a family member be paid for services done at home? Why do some families give teenagers money on request? Why may this method be used? What are advantages and disadvantages of this method? What are advantages and disadvantages of allowances as a method of allocating money to teenagers? How do gifts and earnings supplement the teenager's income?	
Identify ways to increase personal income.	Listen to a panel of students tell how they use time, energy, knowledge, and other resources to expand their incomes. State how this information may help increase personal income.	Panel of students.
	Read the situation, "Glum," and list resources Rocky was using to increase his income.	Bulletin: Follett Educational Corporation, The Money You Spend, p. 10.
	Interview various people in your community to determine ways they increase their income. Share the results with the class.	
	List several important short-term goals. Identify resources to use in achieving these goals.	
	Interview various teenagers to determine how many earn their own money, have complete freedon in use of their money and the use of credit, and participate in a savings program. Summarize findings and report to class.	

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain how the teenager can manage his money.	View the bulletin board. Determine what kind of spending is wasteful and what kind is useful. Give reasons for your decision.	Bulletin board: "How Do You Spend Your Money?"
	Read the case study, "Date Night," to identify how Rocky managed his allowance. Discuss the situation.	Bulletin: Follett Educational Corporation, The Money You Spend, p.2.
	Discuss financial responsibilities of teenagers. Summarize main points brought out in the discussion and list on the chalkboard.	
	Write a story to illustrate the results of managing one's money well. Read stories in class.	
	Construct a check list to evaluate the use of one's money. Analyze the use of your money according to the checklist.	
Compare the different forms used for spending plans.	Explore resource materials to find a variety of forms and guides to be used in setting up a spending plan. Compare these forms.	Leaflet: Money Management Institute, Mind Your Money--When You Spend, No.1.
		Filmstrip: Money Management Institute, Your Money and You (Frames 27-71).
		Booklet: Money Management Institute, Reaching Your Financial Goals, pp. 8, 12-21.

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Fleck and Fernandes, Exploring Home and Family Living, pp. 150-151. Booklet: Money Management Institute, Children's Spending pp. 21-23. McDermott, et al., Homemaking for Teenagers, Book II, pp. 131-136.
	See bulletin board to identify categories in a spending plan.	Bulletin board: "How to Pocket Your Money," Thesis : Gregg, Pennies Grow on Plans, p. 18 (Teacher reference).
	Review the story Mama's Bank Account. Identify the method Mama used to budget the family's money. Develop a form to use for your personal spending plan. Given $25 to spend, use the form to indicate how you would use the money.	Forbes, Mama's Bank Account.
Describe the application of values and goals to one's personal spending plan.	Keep a record of spending your income for two weeks. Study your record in terms of your goals and values. Answer the following questions: How did the results relate to your values and goals? Do your present spending habits appear to help or hinder you? What changes would you make?	

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Recall the case study, "Date Night." Identify Rocky's values and goals in the use of his allowance. Discuss possible ways for Rocky to have money for dating.	Bulletin: Follett Educational Corporation, The Money You Spend, p. 2.
	Recall the story, Mama's Bank Account. Discuss the values and goals of the family in relation to Mama's spending plan.	Forbes, Mama's Bank Account.
	Keep a daily record for a week using the headings: "Today I saved time by"; "Today I saved money by"; "Today I saved energy by." Explain how values and goals influenced your decisions.	
Define the term "self-discipline."	Use the dictionary to define the tern "self-discipline."	Dictionary.
Identify the relationship of self-discipline to money management.	Read articles in current magazines on ways to control one's spending. Summarize and report to class.	Current magazines.
	Discuss in small groups how self-discipline relates to one's spending habits. Report decisions to the class.	
Describe the influence of teenagers in the marketplace.	Review the filmstrip to identify the relation of teenagers and the marketplace. Discuss the important factors.	Filmstrip: Institute of Life Insurance, Consumer in the Marketplace.
	Study the bulletin board to identify the influence of teenagers on the marketplace. Relate the information from bulletin board to the class members.	Bulletin board: "Teenagers Spend--To Buy."

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify influences of advertising on teenagers.	Collect advertisements from magazines and newspapers. Discuss the appeals made to teenagers by advertisements.	Current magazines. Current newspapers.
	Look at a display of labels. Answer the question, "What do they tell?"	Display of various types of labels.
	Evaluate newspaper, magazine, and television advertisements to identify those that say nothing, say little, falsify the product, or say enough.	
Illustrate how planned shopping increases personal satisfaction.	Read selected references to identify factors involved in planned shopping. Discuss these factors.	Cross, Introductory Homemaking, pp. 244-247. Fleck and Fernandes, Exploring Home and Family Living, 3rd Ed., pp. 140-149, 153-156. Booklet: Money Management Institute, Mind Your Money--When You Shop, No.2.
	View the filmstrip to identify how Ann planned her shopping. Share the method used with the class.	Filmstrip: Institute of Life Insurance, Consumer in the Marketplace.
	Develop steps for planning a purchase. Present list to class in an interesting manner.	
Define the term "impulse buying."	Discuss: "What is impulse buying?"	

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of impulse buying.	Describe situations when you have bought an item on impulse. Answer the following questions: What caused you to buy the item? Did you need the item? Were you satisfied with the item? What effect did the purchase have on your spending plan? Share your experience with class.	
Discriminate between impulse buying and planned purchases	Contrast impulse buying with planned purchases by informally debating: "Planned purchases are likely to bring more satisfaction than impulse buying." Draw conclusions which are shared with the class.	
Identify shopping practices.	Review the filmstrip to identify shopping practices and consumer problems. Compile a list of shopping practices to share with class.	Filmstrip: Institute of Life Insurance, Consumer in the Marketplace.
	Plan skits to illustrate desirable shopping practices, returning goods, seeking information, and buying. Present the skits to class.	
	View slides to identify shopping practices to avoid. Compile a list of practices to avoid.	Slides: U.S. Dept. of Agriculture, Shopper's Guides, "Six Shopping Sins," Slides 36-45.
	Prepare a check list of desirable shopping practices. Rate yourself as a shopper.	
Identify reasons and methods for keeping financial records.	Discuss as a class such questions as: What type income and expense records, if any, are kept of spending? What do records tell? How can records be a guide in planning future spending?	

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manage resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Study materials to identify methods of keeping financial record.	Fleck and Fernandez, Exploring Home and Family Living, 3rd ed., pp. 150-151. Cross, Introductory Homemaking, pp. 240-241. Bulletin: Money Management Institute, Mind Your Money--When You Spend, No.1.
Prepare a plan for keeping personal financial records.	Keep a record of your expenditures for a month. Study your record and use it to plan your use of money for the coming month. Report the effectiveness of your record keeping to the class. Select or develop a suitable method to keep personal financial records.	
Practice writing checks.	View a transparency on writing checks. Practice writing checks.	Booklet: American Home Economics Association, Help, Checking Account--A Service to You, Lesson III.
Identify the role of credit in shopping practices.	View the slides to identify the role of credit in shopping practices.	Slides: U.S. Dept. of Agriculture, Shopper's Guides, "Credit--Blessing or Burden?" slides 16-26.
	View the filmstrip to identify disclosures required by the Truth in Lending Act. Discuss how the Act enables one to shop for credit.	Filmstrip: Federal Reserve System, Truth in Lending.

CONCEPTS: Teenager Consumership

OVERALL OBJECTIVES: Show ability to manange resources to achieve goals through teenager consumership.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Listen to the report and state how the consumer is protected in the use of credit.	Periodical: Changing Times, New Rules that Protect Your Credit Rating, April, 1971 (Teacher reference).
Explain how management of resources is used to achieve goals.	Listen to the case study, "Dick Harrison." Write a paper to show how Dick managed his resources to achieve personal goals.	Periodical: Penney's Forum, Fall/Winter, 1969, "Dick Harrison," p.6.
	Recall Mama's Bank Account. Discuss how management was used to achieve the family's goals.	Forbes, Mama's Bank Account.

CONCEPTS: Management: Values

OVERALL OBJECTIVES: Demonstrate ability to comprehend values and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "value."	Study resources and make a list of different definitions of values. Arrive at a suitable definition.	Thal and Holcombe, Your Family and Its Money, pp. 17-19. Craig, Thresholds to Adult Living, pp. 9-44. Raths, et al., Values and Teaching (Teacher reference). Booklet: National Education Association, Teaching For Changed Attitudes and Values (Teacher reference).
Give examples of values.	Make a list of things that teenagers might value. Collect clippings from newspapers and magazines which illustrate different values. Display on bulletin board.	Current magazines, current newspapers.
	Listen to the selected record and determine the values illustrated in the song.	Record: Presley, In the Ghetto.
Explain the development of an individual's values.	Relate experiences which show influences on the development of personal values.	
	Read in selected references and compile a list of influences on development of values. Share list with class.	Bratton, Home Management Is--, pp. 126-139. Thal and Holcombe, Your Family and Its Money, Chapter 1.

CONCEPTS: Management: Values

OVERALL OBJECTIVES: Demonstrate ability to comprehend values and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the case study, "Less of the 'Nest,'" and list influences which affected values of the family. Discuss these influences.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, p. 26 (Teacher reference).
	Develop a bulletin board or poster showing how various influences affect values.	
	Listen to a tape of the case study, "A Measured Response," and explain how the girl's values were developed.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 34-35 (Teacher reference).
Define two types of values.	Use resource materials to define the two types of values. Discuss: "What is a conscious value?" and "What is an unconscious value?"	Bratton, Esther Crew, Home Management Is---, pp. 126-139. Thal and Holcombe, Your Family and Its Money, pp. 17-18.
Illustrate how we may become aware of our values.	List quickly twenty things "I Love To Do," to determine what is important. Code the twenty items by the following: cost, risk, preference for doing alone, preference for doing with people, lasting values, changeable values. Arrange the list of values from most important to least important.	Periodical: Penney's Forum, Spring/Summer, 1972, pp. 4-5.
	Develop a personal coat of arms to help clarify one's personal values.	Periodical: Penney's Forum, Spring/Summer, 1972, pp. 4-5.

CONCEPTS: Management: Values-Standards

OVERALL OBJECTIVES: Demonstrate ability to comprehend values and standards and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Illustrate how values at the conscious level give direction and stability.	Read the case study, "Risking Reason," and list values which give diredtion and stability to the Leonard family.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, p. 94 (Teacher reference).
	Write a paragraph depicting a person's value system at the conscious level giving diredtion and stability.	
Define the term "standards."	Read in selected references and write a definition of standards. Share definition with class.	Bratton, Home Management Is--, pp. 98-99, 174. Thal and Holcombe, Your Family and Its Money, pp. 60-61.
Give examples of standards.	Give examples of scientific standards, "eye" standards, "I" standards, and conventional standards.	Exhibit: Quart measure, pound of coffee, pictures of nature, clothes.
	Illustrate spending a specific amount of money by role playing. Compare the standards illustrated.	
Explain the relationships of standards to values.	Brainstorm to identify ways standards and values affect each other.	
	Read the case study, "Fate or Cooperation," and discuss the relationships of the Smiths' values to standards.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 32-33 (Teacher reference).

CONCEPTS: Management: Standards and Goals

OVERALL OBJECTIVES: Demonstrate ability to comprehend standards and goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain how standards are formed.	Read one of the selected stories. Compare the standards of the families. Discuss: "How are standards formed?" "What influences them?" "Why do standards change?"	Periodical: McLeod, "A Boy's View of Home," Better Homes and Gardens, January, 1946, p. 57. Periodical: Potter, "The Singing House," Tips and Topics.
	Compare a teenager's standards for keeping a room with those of a parent. Discuss how and why they differ.	
Illustrate how flexibility in standards relates to adaptability and to changing circumstances.	Determine, by role playing, situations in which standards may vary or need to be flexible. Discuss problems encountered if standards are too rigid.	
	Read selected case study and determine ways Joe and Pat need to adopt standards for setting up housekeeping.	Michigan State University, Teaching Home Management--Youth and Decisions, pp. 6,12 (Teacher reference).
Illustrate how a consciousness of standards gives direction.	Read selected books and determine how the characters' standards gave directions for their decisions. Report examples to class.	Smith, Joy in the Morning. De Jesus, Child of the Dark. Steinbeck, The Pearl. Head, Mr. and Mrs. Bo Jo Jones.
Define the term "goals."	Study selected references and write a definition of goals.	Thal and Holcombe, Your Family and Its Money, p 19. Bratton, Home Management Is--, pp. 79-85.

CONCEPTS: Management: Standards and Goals

OVERALL OBJECTIVES: Demonstrate ability to comprehend standards and goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of goals.	List on chalkboard examples of goals.	
Explain the relationships of values and standards to goals.	Read in selected references to identify ways goals and values are interrelated. Discuss the relationship.	Thal and Holcombe, Your Family and Its Money, pp. 19-20. Bratton, Home Management Is--, pp. 96-98.
	View selected filmstrip. Discuss the relationship of values and standards to goals, in use of family money.	Filmstrip: Household Finance Company, Your Money and You.
Explain how goals are set and changed.	Participate in a brainstorming session and list the influences on goals. Collect three newspaper or magazine articles which indicate influences on establishing and changing goals. Discuss the influences illustrated.	Current newspapers. Current magazines.
Give examples of short-term goals.	Read selected references and list examples of short-term goals. Share your list with the class.	Bratton, Home Management Is--, p. 79. Thal and Holcombe, Your Family and Its Money, p. 19.
	Select a story which illustrates short-term goals. Orally identify the goals.	
Give examples of intermediate goals.	Read selected books and list examples of intermediate goals. Post list on poster to share with class.	Thal and Holcombe, Your Family and Its Money, p. 19. Bratton, Home Management Is--, p. 79.

CONCEPTS: Management: Goals

OVERALL OBJECTIVES: Demonstrate ability to comprehend goals and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	View a family television program to identify the intermediate goals depicted. Share findings with class in a circle discussion.	
Give examples of long-term goals.	Read selected references and list examples of long-term goals for a young married couple. Work in groups to discuss examples.	Bratton, Home Management Is--, p. 79. Thal and Holcombe, Your Family and Its Money, p. 19.
	Recall the book, Mr. and Mrs. Bo Jo Jones. Identify their long-term goals. Develop a bulletin board to illustrate their goals.	Head, Mr. and Mrs. Bo Jo Jones.
Discriminate among short-term, intermediate, and long-term goals.	Read the case study, "The Timmons Family," and discriminate between the goals. Prepare a chart to illustrate goals.	Vanderhaff, Margil, Home Management Is--, pp. 72-73 (Teacher's Guide).
	Listen to a panel discuss their goals. Identify the types of goals given by the panel members.	Panel: a high school student, a high school graduate, a young parent, and an older citizen.
	Recall from the book, Mr. and Mrs. Bo Jo Jones, their short-term, intermediate, and long-term goals. Illustrate their goals by use of chart or by reading excerpts from the book.	Head, Mr. and Mrs. Bo Jo Jones.
Identify the relative importance of goals.	Develop a collage to illustrate general important goals.	Current magazines.

CONCEPTS: Management: Goals and Resources

OVERALL OBJECTIVES: Demonstrate ability to comprehend goals and resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the case study, "Joe and Pat," and identify their important goals for the present. Discuss their goals.	West, Teaching Home Management--Youth and Decisions, p. 6.
Explain how the development of a set of goals gives direction.	Read the case study, "Point of View," and determine the directions of Brenda's and Ruth's goals.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 91-92.
	Write a paper explaining your personal goals and describe your behavior in relation to your stated goals.	
Define the term "resources."	Read selected references and write a definition of "resources."	Bratton, Home Management Is--, p. 105.
		Thal and Holcombe, Your Family and Its Money, pp. 2-4.
Give examples of resources.	Read selected case situations and list examples of the resources. Compare your listing with the rest of the class.	Bratton, Home Management Is--, p. 105.
Give examples of human resources.	Read selected references and discuss examples of human resources.	Bratton, Home Management Is--, p. 106.
		Thal and Holcombe, Your Family and Its Money, pp. 76-77.
	View the filmstrip and identify the human resources cited. List on the chalkboard the examples given in the filmstrip.	Filmstrip: Institute of Life Insurance, Our Role as Consumers.

CONCEPTS: Management: Resources

OVERALL OBJECTIVES: Demonstrate ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of non-human resources.	Read selected references and list examples of non-human resources. Share examples with class.	Bratton, Home Management Is--, p. 106. Thal and Holcombe, Your Family and Its Money, pp. 76-77.
	View the filmstrip and identify the non-human resources cited. List the resources on flip-chart.	Filmstrip: Institute of Life Insurance, Our Role as Consumers.
Discriminate between human and non-human resources.	Read the case study, "The Belton Family." Work in small groups to answer the following questions: What non-human resources is the family utilizing? What human resources are used? Work in pairs and construct a chart of resources available and identify them as human or non-human.	Vanderhaff, Home Management Is--, pp. 69-70 (Teacher reference).
Illustrate how maximum use of resources occurs by the effective combination of human and non-human resources.	Select from a box a non-human resource that is available to a family. Decide how its value could be expanded by the addition of a human resource.	
Identify the limits of resources.	Read the selected book and identify the resouces limited to this family. Interview a family court judge or other persons that counsel families to determine whether lack of satisfactions and family problems arose from lack of resources or from lack of management of resources. Share the information with the class.	Brown, The Stone Soup.

CONCEPTS: Management: Resources

OVERALL OBJECTIVES: Show ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Identify, by listing, the resources which may be scarce. Discuss other resources which can be substituted for limited ones.	Resource people: Working wife and mother , retired male teacher, low income wife, young man in a wheel chair.
	Conduct a survey in your school, choosing people who have values, goals, and standards similar to yours and find out how they are managing their resources. Compute the results of the survey.	
Illustrate that resources may be created.	Review the selected story and list on chalkboard ways that resources were created.	Brown: The Stone Soup.
	Read in selected reference to find ways to create new resources.	Bratton, Home Management Is--, p. 117.
	Read the story, "The Odd One," and identify ways Jenny was creative with her resources.	Arnspiger, et al., Values to Live By, pp. 90-94.
	Write a short story showing how a young person can be creative in using resources to prepare for a special occasion. Share with class.	
Illustrate that resources are interchangeable.	Read selected references to identify ways resources are interchangeable. Illustrate by drawing pictures for display.	Bratton, Home Management Is--, p. 108.
	Review the story, "The Odd One," and illustrate how resources are interchangeable.	Arnspiger, et al., Values to Live By, pp. 90-94.
	Read in selected references for the ways the two families interrelated resources and discuss their choices.	Thal and Holcombe, Your Family and Its Money, pp. 77-78.

CONCEPTS: Management: Resources

OVERALL OBJECTIVES: Show ability to comprehend resources and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Show that resources have a cost.	List services performed by families for themselves and estimate the "money value" of these services.	
	Review the selected filmstrip and summarize the resources that had a cost.	Filmstrip: Money Management Institute, Your Money and You (Slides 1-21).
Explain how the charateristics of resources influence their use.	Read the story, "Why Save the Cream?" and identify the various resources. Explain how the characteristics of resources influence their uses.	Pamphlet: Michigan State University, Cooperative Extension Service, Management in Families/Managing Resources, No. 454.
Illustrate, using knowledge of resource classifications, characteristics, and costs, that different forms or combinations of resources may yield similar satisfactions.	Work in buzz groups and list ways different forms or combinations of resources may yeild similar satisfactions. Share your ideas with the class.	
	Select cartoons or pictures that illustrate the use of various resources. Develop statements which indicate ways resources helped reach satisfaction.	
Identify ways an individual will use his resources to achieve his goals.	Complete the chart to assess how resources were used to reach goals.	Booklet: Institute of Life Insurance, A Date with Your Future, p. 11.
	Read the articles, "What Do We Mean?" and "Managing Resources to Achieve Goals," and identify how people manage resources in order to achieve goals. Discuss these two articles.	Periodical: "What Do We Mean" and "Managing Resources to Achieve Goals," Penney's Forum, Fall/Winter, 1969.
	Write a paper identifying ways you can use your resources to achieve one of your goals.	

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process to achieve personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe the nature of decision making.	Read selected books to determine the nature of decision making.	Cross, Introductory Homemaking, pp. 205-209. Cross, Enjoying Family Living, p. 73. Fleck and Fernandes, Exploring Home and Family Living, 3rd Ed., pp. 382-383.
	Work in buzz groups to answer the questions: What is a decision? What are the characteristics of a decision? What are the factors involved in making a decision? Report your answers to the class.	
	Make a bulletin board to show the nature of decision making.	Current magazines.
Explain how decision making is motivated.	Listen to a part of selected record and identify how the boy's decision was motivated.	Kit: J.C. Penney Co., Decision Making for Consumers.
	Make a bulletin board to show how the various factors influence decisions. Discuss these factors to show motivation.	
	Read the selected book. Identify and discuss the motivations for their decisions.	Gilbreth and Carey, Cheaper by the Dozen.
Describe the nature of an economic decision.	Develop a bulletin board to illustrate the meaning of economic decision.	Current magazines, current newspapers.

CONCEPTS: Management: Decisior Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the case study, "Easy Come--Easy Go." Write a description of Ruth's economic decisions.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 29-30.
Describe the nature of a social decision.	Respond with discussion to an illustrated lecture on an explanation of a social decision.	
	Read a story and compile a list of the family's social decisions.	Bulletin: Michigan State University Cooperative Extension Service, Management in Families/Decision Making, No. 453.
	Illustrate, by role playing, social decisions made by teenagers.	
Describe the nature of a technical decision.	Observe a flannel board presentation on technical decisions to gain an understanding of a technical decision.	
	Read the case study, "Grandma's Coffee Grinder," and identify the technical decision.	Bell and Fallon, Consumer and Homemaking Education: A Case Study Approach, pp. 92-93.
	Write a description of the nature of a technical decision.	
Discriminate among economic, social, and technical decisions.	Review the selected book and develop a chart by listing the family's decisions under the respective headings.	Gilbreth and Carey, Cheaper by the Dozen.

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Listen to part of the record and identify the economic, social, and technical decisions.	Kit: J.C. Penney Co., Decision Making for Consumers, "Multiple Decisions."
	Plan a role play scene in three groups to illustrate economic decisions, social decisions, and technical decisions. Discuss the various decisions.	
Illustrate how a decision may be made by selecting one alternative from several.	Read selected books and identify the meaning of alternatives in relation to decisions.	Bratton, Home Management Is--, pp. 168-171. Thal and Holcombe, Your Family and Its Money, pp. 93-95.
	View the filmstrip and compile a list of alternatives available to shoppers.	Filmstrip: J.C. Penney Co., Umpteen Ways People Shop.
	Plan a role play situation to show selecting one alternative from several: 1. Mother and Father's deciding to buy a new car. 2. Teenage sisters' deciding to re-arrange their bedroom. 3. Mother and daughter's deciding whether daughter needs a new dress for prom.	
Illustrate how a decision may be mediation of several alternatives.	Read selected book to analyze ways Betty reached a decision by combining several alternatives.	Bratton, Home Management Is--, pp. 163-165.
	Review the book and identify mediation of several alternatives to reach satisfactory decisions for the family.	Gilbreth and Carey, Cheaper by the Dozen.

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Give an illustration from situations in class which shows how several alternatives were used to meet the needs of the whole group.	
Describe the processes involved in putting decisions into effect.	Read selected books to collect information and describe the processes involved in putting decisions into effect.	Bratton, Home Management Is--, 173-177. Thal and Holcombe, Your Family and Its Money, pp. 92-96.
	View the transparency, "Decision Making For Consumers," and clarify the steps in decision making.	Kit: J.C. Penney Co., Decision Making for Consumers.
	Listen to the record, "An Introduction and Analysis of the Decision Making Process," and compile a list of five steps in consumer decision making.	Kit: J.C. Penney Co., Decision Making for Consumers.
	Analyze the case study, "Ann Marie's Selection of a Hairpiece." Discuss and clarify each step of the decision making process.	Kit: J.C. Penney Co., Decision Making for Consumers (Teacher's folder).
Describe the nature of central-satellite patterns of decisions.	Read selected books to find out the nature of central-satellite patterns of decision.	Bratton, Home Management Is--, pp. 167-168. Thal and Holcombe, Your Family and Its Money, pp. 84-92.
	Develop a model of a poster to illustrate the relationship of central to satellite decisions. Use a real life example ("Father's occupational choice").	Bulletin: Michigan State University, Teaching Home Management--Youth and Decisions, No. HE-12, p. 7 (Teacher reference).

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the story, "I Didn't Do Anything," to identify Tom's central-satellite decisions. Discuss the decisions.	Arnspiger, Values to Live by, pp. 81-86.
Describe the nature of a chain pattern of decision making.	Observe the bulletin board illustrating the chain pattern of decision making. Discuss the chain pendency of one decision on another.	Bulletin: Michigan State University, Teaching Home Management--Youth and Decisions, HE-12, p.8 (Teacher reference).
	Listen to several students tell about major decisions they have made, explaining the alternatives, and about additional decisions that resulted from this one decision. List these decisions on the board.	
	Write a story to illustrate nature of the chain de- pattern of decision making.	
Discriminate between central-satellite and chain patterns of decisions.	Read the case study, "Mrs. Howe Goes To The Circus," and state the central decision. State the satellite decisions. Illustrate the chain pattern of decision making with the guest's coming on Sunday	Bulletin: Texas Tech University, Consumer Education, Part II, p. 106.
Explain why decision making commands attention.	View a television program that deals with a family situation. Identify factors that make a particular family decision a satisfactory decision.	
	Use the chalkboard and make suggestions on what is needed to make a decision a satisfactory or happy one.	

CONCEPTS: Management: Decision Making

OVERALL OBJECTIVES: Show ability to comprehend decision making and apply the management process in achieving personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Apply management in achieving personal and family goals.	Write a story illustrating the outcome of a situation in which decision making was given attention. Compile a list of suggested ways high school students can help with management problems in the home, to achieve personal and family goals. Review selected book and analyze ways management was used to achieve personal and family goals. Explain how and why decision making commanded their attention.	Gilbreth and Carey, Cheaper by the Dozen.

CONCEPTS: Family Life Cycle

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship between the family life stages and management of finances.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the stages in the family life cycle.	View the transparency of the family life stages to identify the stages. Discuss the various stages.	Transparency: Clemson Media Center, Consumer Education, "Life Cycle."
	Select pictures that represent the different stages. Display on bulletin board.	Pictures of families that could be used to make bulletin board.
	List the forms of family life in America that are not accounted for in the family life cycle. Discuss families broken by death, divorce, or separation, and single adults.	Thal and Holcombe, Your Family and Its Money, pp. 10-16.
Describe the characteristics of stages in the family life cycle.	View transparencies to see the characteristics of each stage. Role play the various stages.	Transparency: Clemson Media Center, Consumer Education, "Characteristics of Each Stage."
	Listen to the case study to describe the various stages in the life cycle. Discuss and identify characteristics of stages illustrated in the case study.	Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma."
Identify the developmental tasks at the different stages of the family life cycle.	Draw from a box a slip of paper on which is stated a developmental task. Decide which stage the developmental task fits and pin the slip on the bulletin board by the correct family life stage.	Booklet: Home Economics Publishers, Consumer Study Units, Set 2, p. 40.
Describe the major expenses at each stage of the family life cycle.	View the transparency on the major expenses at the various stages. Brainstorm for other expenses not listed on the transparency. Make a list and share information on additional expenses with class and add to the transparency.	Transparency: Clemson Media Center, Consumer Education, "Major Expenses of Each Stage."

CONCEPTS: Family Life Cycle

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship between the family life cycle and management of finances.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of resources that are available to families in the different stages of the family life cycle.	Work in groups which represent the various stages and list resources which each stage may possess. Discuss ways the family may utilize these resources to the family's advantage.	Bratton, Home Management Is--, pp. 110-111.
	Refer to the story of Ted and Norma and list the resources that are available at the different stages.	Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.
	Make a list of resources that are shared by your family members. Include the contributions you make, as well as those contributions you receive from other family members. Discuss your list with the class.	
	Listen to a symposium composed of couples representing the various stages to hear their views on characteristics, major expenses, and resources. Write a paper showing how their views coincide with ideas you have gained through previous study.	Symposium: Couples representing the stages of the family life cycle.
Explain the relationship of the stages of the life cycle to management of finances.	Refer to the story again and explain the relationship between the family life stages and management of finances.	Texas Guide: Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.

CONCEPTS: Life Style

OVERALL OBJECTIVES: Show comprehension of the relationship of the elements of management to the development of a life style.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "life style."	Research for a definition of the term "life style." Share definition with class.	Bulletin: American Home Economics Association, Consumer and Homemaking Education, "Dynamics of Teaching," p. 35. Periodical: Forum, J.C. Penney Co., Fall/Winter, 1971, Can You Choose a Life Style?, pp. 18-19 (Teacher reference).
Identify the factors that influence a life style.	View a bulletin board with pictures illustrating the various ways people live. Describe how different factors influence a life style.	
	View a flannel board presentation to see factors that influence a life style.	Periodical: Forum, J.C. Penney Co., Fall/Winter, 1971, Can You Choose a Life Style?, p. 18 (Teacher reference).
	Listen to a symposium composed of people from various occupations with differing life styles. Discuss the factors that influenced their life styles.	Symposium: People from various occupations.
	Write a paper or find pictures that illustrate the various factors that influence your life style.	
Describe how the elements of management relate to the development of a life style.	Read a case study or watch a television program and describe how the elements of management were related to their life style.	University of Wisconsin: The Spender Syndrome: A Case Study of 68 Families and Their Consumer Problems (Teacher reference).
	Write a paper and describe how the elements of management relate to the development of a life style.	

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Recognize the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "consumer."	Read selected reference to find the best definition of the word "consumer." Share your definition with the rest of the class.	Levy, et al., The Consumer in the Marketplace, p. 3.
	Research current periodicals to find statistics showing the number of consumers by specific age groups. Present statistics to class.	Troelstrup, The Consumer in American Society, p. 3 (Teacher reference).
Define the term "economy."	Read selected reference to determine the meaning of the word "economy."	Thal and Holcombe, Your Family and Its Money, p. 48.
Define the term "GNP" (gross national product).	Participate in a brainstorming session on meaning of letters "GNP." Consult several texts and periodicals to learn the correct definition of GNP. Refer back to list and cross out all incorrect ideas of GNP.	Thal and Holcombe, Your Family and Its Money, p. 48. Current newspapers and news periodicals. Warmke, et al., Consumer Economic Problems, pp. 304-311.
Describe how the GNP reflects the economy.	Read selected references how the GNP relfects the health of the general economy. Discuss how the current economy ranks in terms of current GNP.	Thal and Holcombe, Your Family and Its Money, p. 50. Booklet: Wood, What Every Woman Should Know About Money, pp. 3-4.
	Analyze a circle graph that shows the GNP for the past year, to become aware of the comparative distribution of consumer spending, business investments, and government spending. Discuss how the GNP reflects the economy,	Thal and Holcombe, Your Family and Its Money, p. 47.

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American Economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe how the GNP reflects price change.	Read the suggested references and participate in a discussion showing why an increase or decrease in GNP may affect prices of goods.	Warmke, et al., Consumer Economic Problems, pp. 328-331.
Explain how family decisions affect the economy.	Read selected references to see how family decisions affect the economy. Listen to and watch illustrated lecture on how decisions made by families affect the economy. Discuss the effects with the class.	Thal and Holcombe, Your Family and Its Money, p. 50-56. Warmke, et al., Consumer Economic Problems, p. 23.
	Research information on the flow of money and prepare one of the following: A chart showing the flow of money spent for your family's electricity bill. A chart showing the flow of money received from a student's job.	
	Participate in buzz groups. One group discusses effect on local economy if a local industry gave a 2% raise. Second group discusses effect on local economy if a local industry closed. Select two representatives from each group to present summary to class. Explain how each would affect the overall general economy.	
	Construct a bulletin board or poster showing the flow of money in the general economy.	

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Listen to two resource persons explain how the economy is affected by savings and deposits, and how the economy is affected by taxation.	Resource persons. Warmke, et al., Consumer Economic Problems, pp 326-327. (Teacher). Warmke, et al., Consumer Economic Problems, p. 327 (Teacher).
Identify the roles of consumer and producer and how they are interrelated.	Read selected reference to identify how the consumer and producer are interrelated.	Fitzsimmons and White, Management for You, pp. 51-65.
	View selected filmstrips. Identify the elements of producing and consuming and discuss how they are interrelated.	Filmstrip: Institute of Life Insurance, Our Role As Consumers. Filmstrip: Institute of Life Insurance, Consumers in the Marketplace.
	Make a list of items now being consumed. Then make another list of the services now being consumed. Compare list with class.	Examples: building, pencils, paper, clothes. Examples: Utilities, school bus police, teacher, garbage.
	Work in groups and list the items consumed as Mr. X plants a garden of tomatoes. Compare lists. Participate in a brainstorming session and list some undesirable elements of production such as garbage, litter and pollution. How are these related to the economy?	

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Draw a diagram showing the elements of producing and consuming in making a sandwich or in sewing a dress.	
	View the selected film and make notes comparing differences in production and consumption with today's way of living. Draw a visual aid demonstrating the ratio of family producing and consuming in 1970's, as compared with projections for 2001 (based upon the information gained from the film).	Film: Modern Talking Picture Service, At Home--2001.
Define the terms "standard of living," and "level of living."	Consult reference and write definitions for "standard of living" and "level of living."	Thal and Holcombe, Your Family and Its Money, p. 60.
Distinguish between standard of living and level of living.	Read a case study and discuss how the person's level of living is different from his standard of living.	Booklet: Fane and Fane, A Challenge of Success, pp. 11,70,51 or Illinois Board of Voc. Ed., Teaching Aids for Consumer Education, "Broke Again," p. 98.
		Bulletin: Consumer and Homemaking Education, AHEA. "Dynamics of Teaching," pp. 35-40. (Teacher).
Explain how our economic system makes possible a high standard of living.	Read selected reference to find how the standards of living are changing. Discuss how this applies to local communities.	Thal and Holcombe, Your Family and Its Money, pp. 60-61.

CONCEPTS: The Consumer in the Economy

OVERALL OBJECTIVES: Demonstrate comprehension of the relationship of the consumer to the American economy.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Interview a married couple to learn how their level of living has changed since their marriage. What brought about these changes?	
	Participate in circular response discussion on how the standard of living might be improved by better use of resources other than money.	Fitzsimmons and White, Management for You, p. 371.
	Respond to a symposium explaining how our ecomonic system has made it possible to have a higher standard of living by summarizing their presentation.	Craig, Thresholds to Adult Living, pp. 354-356.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "spending plan."	Participate in a brainstorming session or circular response for a variety of definitions of a spending plan. Choose one acceptable to the group. Read selected books and compare definitions.	Thal and Holcombe, Your Family and Its Money, p. 106. Barclay and Champion, Teen Guide to Homemaking, pp. 192-203. McDermott, et al., Homemaking for Teens, Book II, pp. 131-136. Levy, et al., The Consumer in the Marketplace, pp. 39-45.
Explain the reasons for having a spending plan.	Listen to short stories of real-life situations for the reasons for having a spending plan. Discuss the reasons for having a spending plan. Listen to a symposium in which a grandmother, a recent graduate, a young mother, and an owner of a small business explain their reasons for having a spending plan.	Pamphlet: Institute of Life Insurance, "You Don't Have to Fight About Money," Making the Most of Your Money, pp. 14-19. Pamphlet: "The Plan," The Turner Livingston Series: The Money You Spend, p. 6. Booklet: Accent/Family Finances, "How Newlyweds Linda and Al Learned to Manage Money," Just Married.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Interview some students for reasons for having a spending plan. Discuss findings with class.	
Illustrate different forms used for spending plans.	Study and compare sample spending plans to consider the various forms used. Share samples with class.	Raines, Managing Livingtime, pp. 41-43. Thal and Holcombe, Your Family and Its Money, pp. 108-109.
Describe the characteristics of a spending plan.	Read selected references to secure information on the characteristics of a spending plan. Participate in swing-around discussion.	Barclay and Champion, Teen Guide to Homemaking, p. 192. McDermott, et al., Homemaking for Teens, Book II, p. 131.
Explain how the use of resources influences a spending plan.	Listen to a case study and explain how the uses of resources influenced the family's spending plan.	Booklet: Illinois Board of Voc. Ed., Teaching Aids for Consumer and Homemaking Program, "Planning for Next Year."
	Use an anagram or magic square to find words that are resources which influence a spending plan. Count the number of words you find and share with the rest of the class.	Teach prepared magic square or anagram.
	Record all the resources you used in a twenty-four hour period. Explain how the use of resources influenced your spending plan.	
	Listen to a book review to see how this family's use of resources influenced their spending plan. Use direct quotes to illustrate the point.	Levinson, Everything but Money.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spe ng plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe the process of setting up a spending plan.	Read selected reference for information and the process of setting up a spending plan.	Thal and Holcombe, Your Family and Its Money, Chapter 6.
	Participate in a buzz session and discuss the process of setting up a spending plan.	
	Make a bulletin board to show the process of setting up a spending plan.	Bulletin board with words and pictures to show structure of a spending plan.
Explain the relationship of home management to a spending plan.	Participate in small groups to show how a budget can be set up using the following methods: basket, envelope, box, cookie jar.	
	Listen to the song and explain how management will help to make ends meet.	Record: Babes in Toyland, "I Can't Do The Sums."
	Read selected case study and tell how the spending plan was managed to reach their goals.	Booklet: Fane-Fane, A Challenge of Success, p. 36.
	Select a cartoon, poem, song, or story depicting the use of management in a spending plan. Write a short paper explaining how management was used.	
	Participate in teams and play the game to see how various given families decide to spend their monthly incomes. Examine each family carefully to see if management was used.	Game: Changing Times Education Service, The Budgeting Game.

CONCEPTS: Spending Plan

OVERALL OBJECTIVES: Show ability to apply the management process to the development of a spending plan.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Apply management to the development of a personal spending plan.	Participate in an "In Basket, Out Basket" session and make a spending plan for Steve and Kathy, applying the management process. Examine sample spending plans to use as guides in setting up a personal spending plan. Make a personal spending plan using management procedures.	Bulletin: Texas Tech University, Consumer Education, Part II, pp. 129-133. Periodical: "The In-Basket Technique," Illinois Teacher, November-December 1969, p. 87. Leaflet: Money Management Institute, "Why Money Management." Fall 1971. Periodical: "Managing the Money at Your House." Changing Times, Feb., 1972, pp. 37-38.

CONCEPTS: Consumer credit

OVERALL OBJECTIVES: Demonstrate comprehension of role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "consumer credit."	Respond to a pre-test on credit terms to determine knowledge of credit.	Periodical: "Using Credit: Key Words You Need to Know," Changing Times, Nov., 1971, pp. 38-39 (Teacher reference).
		Booklet: Money Management Institute, Its Your Credit, Manage It Wisely. (Teacher reference).
	View the fortune wheel with credit terms. Read from selected resources and discuss what consumer credit is. Develop a definition of the term.	Bulletin board: Fortune wheel with credit terms written on wedges of wheel.
	Develop a questionnaire on credit. Reproduce and use to interview teenagers in your school to determine their attitudes toward credit.	
State advantages of using consumer credit.	Read selected references and cite instances where using consumer credit would be an advantage to an individual or to a family.	Thal and Holcombe, Your Family and Its Money, pp. 124-127.
		Riker and Brisbane, Married Life, pp. 443-449 (Teacher reference).
	Participate in groups and discuss items purchased by families on credit that they could not have purchased otherwise. Compile lists to share with class.	
	Participate in a discussion on how credit has helped to raise the standard of living. Think of a situation where it would be an advantage for a teenager to use credit. Share situations.	

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
State the disadvantages of using consumer credit.	Cite instances where using credit would be a disadvantage to a family.	Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th Ed., pp. 166-171 (Teacher reference).
	Participate in a discussion of the effects on family finances of teenagers using their parents' charge accounts. State the disadvantages.	
	Collect and bring to class cartoons showing the disadvantages of credit.	
	Participate in an informal debate on "Cash vs. Credit" to illustrate the advantages and disadvantages of using consumer credit.	
List the three types of consumer credit.	Read selected references to identify the types of credit available. List the types on the chalkboard.	Thal and Holcombe, Your Family and Its Money, pp. 127-133.
		Bulletin: Homemaking Research Laboratories, Today's Consumer-A Semester Course in Consumer-Education. pp. 19-26. (Teacher reference).
	Analyze the classified advertisements in the telephone book and compile a list of credit sources. List other types of credit used by families in the community.	

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Compare the types of service credit and the costs.	Collect bills for service credit from families or visit agencies in the community which offer service credit, to determine the costs of the credit and the conditions under which it is used.	
List types of sales credit.	View selected filmstrip and discuss the types of sales credit.	Filmstrip: J.C. Penney Co., Inc., Credit: A Consumer Resource.
	Survey stores in the community to find out the types of sales credit offered. Report findings to class.	
	Bring to class newspaper advertisements of sales credit. Discuss the types of sales credit offered.	
Explain the types of charge accounts and the conditions for use.	View selected filmstrip and discuss the types of charge accounts and the conditions for use.	Filmstrip: Visual Education Consultants, Inc., Charge It, Please.
	Participate in a role playing situation where a customer applies to a departmrnt store credit office for a charge account. Discuss the conditions for opening an account.	Periodical: "Warning! Double-check those charge accounts," Changing Times, Oct. 1970 (Teacher reference).
Explain a credit card account and the requirements for obtaining one.	View selected filmstrip and explain requirements and procedures for obtaining a credit card.	Filmstrip: Guidance Associates, Our Credit Economy, Part II.
Identify the responsibilities of credit card holders.	Compile a list of the responsibilities of credit card holders for safekeeping, recording of account numbers, using the cards by unauthorized persons, over-spending, and losing the cards.	Booklet: Cooperative Extension Service pf Clemson University, Credit Cards--Thirty Days to Reality (Teacher reference).

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read selected article on losing a credit card. Discuss ways to notify the company if a card is lost.	Periodical: Dana, "If You Lose A Credit Card," Woman's Day, Nov. 1970.
	Select magazine or newspaper articles or call a bank to find out about liability for lost cards. Report to class.	Periodical: "Watch Out for the Credit Card Crooks," Changing Times, March 1971, pp. 37-38 (Teacher reference).
		Periodical: "Can Congress Stop those Billing Foul-ups?" Changing Times, June 1972, pp. 13-14.
Explain installment sales.	Present a definition of installment sales. View the filmstrip and discuss the aspects of installment credit.	Filmstrip: Visual Education Consultants., Inc., The Installment Contract.
	Contrast the definitions of installment sales used by teenagers in these two situations: 1. Buying a car 2. Buying shoes, utilizing the lay-away process.	
	Interview other students to see how many in your school use some form of installment credit. As a class work out the percent of use based on the number interviewed.	
	Listen to the selected case study and discuss points to remember when buying on the installment plan.	Booklet: Institute of Life Insurance, Making the Most of Your Money, "Joan learns about 'Easy Payment Plans.'"

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List sources of cash loans.	Read selected book to identify sources of cash loans. List the sources of cash loans. Bring to class newspaper advertisements of cash loans and discuss the types of agencies offering such loans.	Thal and Holcombe, Your Family and Its Money, pp. 133-136.
Compare the conditions under which cash loans may be obtained and the costs.	Visit by committees lending agencies in the community: a bank, a savings and loan institution, a credit union representative, a life insurance office, a finance company, and a pawnshop, to get information about the kinds of loans available, the conditions for obtaining a loan, and the costs. Present a summary of your findings to the class.	Periodical: "Ever Use a Pawnshop?" Changing Times, Feb. 1971, pp. 33-34 (Teacher reference). Periodical: "If You're Asked to Co-sign a Note . . . " Changing Times, March 1972, p. 12.
List reasons why using credit cost money.	Interview credit managers of a department store and a lending agency to determine if it costs more to charge items or to borrow money. Present to the class information obtained during the interview. View selected filmstrip to find out why using credit costs money. Discuss the costs involved. Bring cartoons clipped from newspapers and magazines that illustrate the use of credit and the costs. Share with class.	Filmstrip: Money Management Institute, Be Credit Wise.
Define the selected types of interest.	Read selected references to define the types of interest: simple interest, interest on the unpaid balance, add-on interest, and discounted interest. Discuss the definitions.	Thal and Holcombe, Your Family and Its Money. pp. 136-139. Booklet: U.S. Dept. of Agriculture, When You Use Credit.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain the requirements of the Truth in Lending Law.	View the filmstrip to find out the requirements of the Truth in Lending Law. List the requirements on the chalkboard.	Filmstrip: Federal Reserve System: Truth in Lending. or Filmstrip: Guidance Associates, Our Credit Economy, Part I. Booklet: Credit Union National Association, Inc., Using Credit Wisely (Teacher reference). Panphlet: Clemson University, The Truth in Lending Law, Dec. 1969 (Teacher reference).
	Examine samples of installment sales contracts from local businesses. Discuss how they carry out the requirements of the Truth in Lending Law.	Samples of installment sales contracts.
State reasons to shop for credit.	View selected filmstrip to determine reasons for shopping for credit. List reasons on chalkboard.	Filmstrip: National Education Assoication, Getting Credit. or Filmstrip: Guidance Assoicates, The Price of Credit. or Film: Modern Talking Picture Service, The Owl Who Gave a Hoot.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Select an item such as a car or a television. Visit by assignment various agencies in the community, such as a car dealer, a bank, a credit union representative, a savings and loan association, and a finance company, to compare the cost of financing through each agency. Compile a chart from class reports to illustrate the differences in charges obtained by shopping for credit.	Periodical: "Before You Borrow or Say 'Charge It' . . . . " Changing Times, Jan. 1972, pp. 33-35 (Teacher reference).
Define the 3 C's which comprise a credit rating.	Read selected book to define the 3 C's of a credit rating. Discuss the definitions.	Thal and Holcombe, Your Family and Its Money, pp. 139-141.
	View the transparency to list the bases on which credit is given.	Transparency: Clemson University Media Center, Consumer Education, "Bases on Which Credit is Given."
	View the flash-cards and classify the terms according to the 3 C's.	Flash-cards with terms such as honesty, dependability, savings, earning power, installment debts, life insurance, outstanding loans, health, skills.
Identify the importance of a good credit rating.	Listen to the resource person discuss credit and the importance of building and keeping a good credit rating.	Speaker from Better Business Bureau or Credit Bureau.
	Read selected story. Discuss the importance of returning borrowed items in order to maintain a good credit rating.	Short story: de Maupassant, "The Necklace."
	View selected film to identify the importance of a credit rating.	Film: Modern Talking Picture Service, Inc., Credit.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Recall experiences where loaned items to friends were not returned. Relate this experience to their credit rating.	
	Write a paragraph on the value of a credit rating. Share with class.	Periodical: Pascoe, "Do You Know Your Credit Rating?" Woman's Day, Sept. 1970, p. 66 (Teacher reference).
Explain how the Fair Credit Reporting Act protects the consumer.	Write to a legislator and ask for a copy of the Fair Credit Reporting Act. Identify how the Act protects the consumer.	Statute: Fair Credit Reporting Act. Periodical: "New Rules That Protect Your Credit Rating." Changing Times, April 1971, pp. 25-28 (Teacher reference).
List guidelines to follow in use of credit.	Compile a check list of things to consider if deciding whether or not to use credit. Discuss with class.	Booklet: National Foundation for Consumer Credit, Inc., Using Our Credit Intelligently (Teacher reference). Booklet: Beneficial Management Corporation (Wood), What Every Woman Should Know about Money (Teacher reference).
	Play selected game to demonstrate the value of guidelines in use of credit. Discuss how guidelines helped in the game.	Game: Consumer Credit Series, Consumer and Credit in Our Society: Credit World.

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read the case study and discuss the guidelines to follow in the use of credit.	Periodical: "Getting Out of Debt Without Going Broke," Changing Times, July, 1971, pp. 25-28. Periodical: "Ways to Keep Your Debts under Control," Reader's Digest, May 1969 (Teacher reference). Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "How to Keep from Drowning in Debt" (Teacher reference).
	Develop a bulletin board to depict points in the use of credit.	Bulletin board: "Are You Out on a Limb with Credit?"
Explain the consequences of the abuse of credit.	Participate in a discussion to define alternatives if credit is misused and the consequences: repossession, garnishment, and bankruptcy. Select an article in a newspaper or magazine on the abuse of credit. Give a one minute report on the article.	
Explain terms in use of consumer credit.	Participate in "Credit Bee" to demonstrate understanding of credit terms.	Kit: Consumer Credit Series, Credit: When, Where and How. "Credit Bee."

CONCEPTS: Consumer Credit

OVERALL OBJECTIVES: Demonstrate comprehension of the role of consumer credit in attaining personal and family goals.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Make a crossword puzzle using words pertaining to use of credit terms. Share with class.	
	Play selected game to summarize knowledge of credit.	Bulletin: Texas Guide, Part II, Credit Baseball.
Explain the role of consumer credit in attaining personal and family goals.	Analyze a selected case study on credit buying and explain the role of consumer credit in attaining goals.	Bulletin: University of Wisconsin, The Spender Syndrone: Case Studies of 68 Families and Their Consumer Problems.
	Play selected game to demonstrate management techniques in making credit purchases.	Game: Western Publishing Co., Consumer.
	Write a paper to explain how consumer credit has helped you attain a personal or family goal.	

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify various housing needs among families.	Listen to selected recording and compare the housing needs of the adults being interviewed. Discuss the various needs.	Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "Interviews: The Meaning of a Home," Side 2.
	Participate in a discussion and identify family needs, wants, and resources in relation to housing. Consider state of family cycle, recreation, vocation, ages of children, health, pattern of living, and sex of family members.	
	Discuss the meaning of life styles. Read selected story of "Archie and DeeDee" and "Arthur and Liz." Describe their life styles and relate to their housing needs.	Kit: J.C. Penney Co., Financing a New Partnership (Use puppets if available).
	List five to ten values you would deem necessary in choosing a home. Rank the values in the order of preference. Share and compare your listing of values with the class.	
	Listen to selected case study and discuss changes in family housing needs.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Observe selected transparency and slides to see how fulfillment of needs might be achieved in a home.	Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "How Homes Can Meet Our Needs."
	View selected filmstrip and discuss how homes fulfill housing needs.	Filmstrip: J.C. Penney Co., Homes Are for People.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify variations in the kind and quality of housing.	Participate in groups to identify the housing needs in the various stages of the family life cycle. Discuss what would be unique considerations for housing: 1. A couple in college 2. A couple in the armed services 3. A couple whose job demanded frequent changes of residences 4. A couple with pre-school children 5. A couple with high school age children 6. An older couple List on the chalkboard the kinds of housing available in the community. View transparencies and discuss the variations in kinds and quality of housing needed. Read three selected case studies. Participate in groups to discuss the work sheets in the kit and identify factors relating to the kind and quality of housing desired. Share group work with the class. Read selected magazine article to identify the different kinds of housing. Discuss findings with class. Discuss with a health officer the meaning of "sub-standard housing."	Transparencies: Scholastic Magazines, Classtoons: Housing. Kit: J.C. Penney Co., The Home: An Environment for Human Growth, "Analyzing Housing Needs." Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Cooperatives and Condominiums," pp. 69-71. Health officer.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify factors to consider when deciding whether to buy or rent a home.	Participate in an informal debate to consider the factors involved in renting or buying a home. Summarize points made by each group.	
	View selected transparencies and list advantages and disadvantages of renting and buying a home.	Transparencies: Clemson Vocational Media Center, Consumer Education: "Thinking about Renting?"
	Participate in two groups. One group write a tenant's "Bill of Rights," and another group write a landlord's "Bill of Rights." Compare the two.	
	Participate in a role playing situation in which mutual and individual responsibilities of landlords and tenants are portrayed.	
Estimate the amount of money which could be spent on housing.	Read selected references to determine guidelines on how much an individual or family could budget for housing. Compare what the authors suggested as to the amount to spend on housing.	Thal and Holcombe, Your Family and Its Money, Chapter 8. Craig, Thresholds to Adult Living, 2nd ed., pp. 380-383. Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "What Can You Afford to Pay for a House?"
	Read prepared mimeographed sheets and tell how much money families in different income levels could afford to invest in housing.	Mimeographed sheets on income levels (Teacher-prepared).

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List factors to consider in the selection of housing.	Answer roll call by telling of an interview held with a couple who gave reasons for their choice of a home.	
	Listen to a report of a magazine article on selecting an apartment.	Periodical: "How to Pick an Apartment," Changing Times, April, 1971, p. 15.
	Develop a check list which would be helpful in selecting an apartment after a discussion with an apartment dweller. Share list with class.	
	Review the check lists for houses and for apartments to determine important factors which should be considered in the selection of housing.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Write a paper listing the factors that would influence your family's choice of a new home, assuming they are moving.	
Identify the steps involved in purchasing a home.	Read selected book to identify steps to take when purchasing a home. Discuss the steps.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Develop a bulletin board on the steps to follow when buying a home.	Bulletin board: "Open the Door to Home Ownership" (Depicts an attractive home with steps leading up to door).
List the sources and types of loans available for financing a home.	Read selected references to find sources of loans and the types of loans available. Make a chart of the various sources and types of loans available.	Thal and Holcombe, Your Family and Its Money, Chapter 8.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Craig, Thresholds to Adult Living, pp. 381-383. Booklet: Household Finance Corporation, Your Housing Dollar, pp. 27-30. Garrett, Consumer Housing, pp. 52-56.
	Listen to a resource person discuss where loans may be secured and the types of mortgage loans available.	Resource person.
Compare the costs of different types of loans in financing a home.	Use sample problems and compare the costs of different types of loans. Give reasons why you would prefer either a large or a small down payment on a house. Investigate different interest rates of various lending agencies. Explain why you should shop around for a loan.	Bulletin: Homemaking Research Laboratories, Consumer Study Units, Set 3, p. 65 (examples).
Identify factors to consider when planning the financing of a home.	Brainstorm to list factors to consider when financing a home, such as: kinds of lenders, size of down payment, length of time to pay the lowest possible interest rate. Discuss factors listed for clarification.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Read selected magazine article on closing costs and list the items covered in closing costs. Determine the approximante amount needed for a $20,000 house. Share with the class.	Periodical: "Housing Buying: The Cost of Closing the Deal," Changing Times, Nov., 1971.

CONCEPTS: Financing Housing

OVERALL OBJECTIVES: Show comprehension of the need for assessment of currently available and future resources in financing a home.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List reasons for having property insurance.	Participate in buzz groups to list and discuss reasons for having property insurance.	
Identify types of property insurance.	View selected filmstrip and discuss the types of protection received from a Home Owner's policy.	Filmstrip: Insurance Information Institute, Patterns for Protection.
	Participate in various role playing situations in which a person needs property insurance. Discuss what type is needed.	
State how property tax on a home is paid.	Respond to a report on how property tax on a home is paid.	
Explain how resources aid in the financing of a home.	Listen to a resource person explain how the use of resources helped him purchase a home.	Resource person.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the factors that influence transportation needs.	Read selected references to identify factors influencing transportation needs. Compile a list of occasions when transportation (other than walking) would be a necessity rather than a convenience. Participate in a discussion of the relationship of one's attitudes toward transporation to one's needs.	Thal and Holcombe, Your Family and Its Money, pp. 168-169. Bulletin: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education, pp. 70-80 (Teacher reference).
List forms of transportation.	View selected transparency to list different forms of transportation. Identify the forms of transportation you have used and under what conditions. List the types of transportation available in the community. Discuss the ones used most frequently by teenagers.	Transparency depicting various means of transportation such as bus, taxi, airplane, bicycle, or motorbike (Teacher prepared).
Identify factors to consider in the use of a car.	Listen to chosen case study. Brainstorm to list factors in the use of a car (costs of operation, care, driving habits, safety, depreciation, prestige, property taxes, and insurance). Listen to a book review on cars. List the information on the use of cars which is pertinent to teenage drivers. Share your list with the class.	Kit: Crolier Educational Corporation, Modern Consumer Education, "The Costs of Running a Car," p. 1. Felsen, Boy Gets Car. Harkins, The Day of the Drag Race. Felsen, To My Son, the Teenage Driver.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Felsen, A Teen-Ager's First Car.
	Listen to selected speaker to learn factors to consider in the use of a car.	Highway patrolman, driver education teacher, or other resource person.
Describe the care of a car.	Listen to selected speaker. Discuss the proper care for a car.	Resource person from dealer, garage. service station, or auto mechanics class.
		Periodical: "Little Attentions that Keep Your Car Runnung," Changing Times, Feb., 1972, pp. 23-24 (Teacher reference).
	View selected transparency. Use it as a guide for setting up a car-care schedule for your own car or family car.	Transparency: Homemaking Research Laboratories, Resource Unit on Consumer Education, "A Car Care Schedule," p. 118.
List the costs of operating a car.	Participate in small groups to read and compile information on costs for your assigned topic: gas and oil, tires, maintenance, license and inspections, parking fees, and depreciation. Share the information with the class. Use visuals to present materials.	Thal and Holcombe, Your Family and Its Money, pp. 170-173.
		Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th ed., pp. 330-334 (Teacher reference).
		Booklet: Money Management Institute, Your Automobile Dollar.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Periodical: "Maybe Your Car Needs a Tune-up," Changing Times, Jan. 1971, pp. 45-47. Periodical: "What Car Noises Tell You," Better Homes and Gardens, March 1972, p. 29. Periodical: "How to Find an Honest Auto Repairman," Family Circle, March 1972, p. 98. Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Where to Have the Car Fixed," p. 51. "Checked the Front Wheels Lately?" p. 53. "Still Another New Kind of Tire," p. 56. "Brakes to Make 'Panic Stops' Safer," p. 58.
	Divide categories of operating costs into fixed and flexible expenses and list in separate columns on the chalkboard. Use a sample case to estimate the annual cost of operating a car, and complete the appropriate columns on the transparency.	Transparency: Homemaking Research Laboratories, Teacher Resource Unit on Consumer Education, p.119.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Listen to panel discussion and summary of magazine articles on maintenance of a car. Compile list of tips on operating a car. Mimeograph and give to your family.	Panel: High school car owners. Periodical: "Money-Saving Tips for Car Owners," Family Circle, April 1972, p. 8.
List the responsibilities involved in car ownership.	Respond to a panel discussion on the "Pros and Cons of a Teenager Owning a Car and the Responsibilities Involved." Make a list of the responsibilities with which you agree. Discuss your points with class members.	Panel: students, young adults, and parents. Troelstrup, The Consumer in American Society: Personal and Family Finance, 4th ed., p. 328 (Teacher reference).
List the factors to consider when shopping for a car.	Listen to selected case study. Discuss the story and list the shopping suggestions mentioned in the story.	Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Programs, "Jimmy 'Shops' for His First Car," pp. 92-97. or Booklet: Institute of Life Insursance, Making the Most of Your Money, "A Lesson in Buying Used Cars," pp. 6-13.
	Examine new car warranties. Compare warranties of different manufacturers to see how coverage differs. Discuss the responsibilities of the dealer, manufacturer, and owner.	

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Recall the development of a spending plan through questions and answers. Determine your financial limit for transportation as a guide for shopping.	
List the features which affect the purchase price of a car.	View selected transparency to list features which affect the purchase price of a car. Rate them in order of priority.	Periodical: Changing Times Teacher's Journal, "What Do You Look for in a Car?" Jan., 1972. Curriculum Guide: Home Economics Publishers, Consumer Guide, Student Study Manual, p. 40 (Teacher reference).
	Visit car dealers by teams and read to compile a list of new car specifications and their costs. Share with the class.	Current issues of Changing Times, Consumer Reports, Consumer Bulletin. Periodical: "The Art of Buying a Car," Changing Times, March 1971, pp. 25-28. Periodical: "Road Tests of Four 1972 Cars," Changing Times. Jan., 1972, pp. 25-29.
	Construct a chart to determine essential and luxury features. Discuss how accessories add to the purchasing price.	Schoenfeld and Natella. The Consumer and His Dollars, pp. 125-132. Levy, et al., The Consumer in the Marketplace, pp. 389-397.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	View selected film. List features to consider if purchasing a used car.	Film: Ford Motor Company, So You Want to Buy a Good Used Car?
	Compile a chart listing the advantages and the disadvantages of new and used cars. Compare chart with the money you have to spend for a car.	Curriculum Guide: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education, p. 74 (Teacher reference).
State points to consider in financing a car.	Participate in role playing situations and recall reasons to shop around for credit to finance a car.	Refer to credit section for reference material if credit has not been studied earlier.
	Collect a variety of advertisements offering auto loans from newspapers and mail promotion. Share advertisements and compare offers for credit.	
	Read selected article and discuss how careful shopping for credit can save money.	Periodical: "How to Pay Less for an Auto Loan," Changing Times, July 1, 1971.
Explain the need for automobile insurance.	Discuss the statement, "If you can't afford insurance, you can't afford a car," to explain the importance of automobile insurance.	
	Listen to the case study and discuss how inadequate insurance can result in economic disaster.	Book: U.S. News and World Report: Investments, Insurance, Wills Simplified, p. 162 (Teacher reference).

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	View selected transparency to identify reasons for having car insurance.	Transparency: Clemson Media Center, Consumer Education Series, "Wanted: Financial Security Against."
	Secure statistics from the highway department on the number of auto accidents in the county and state. Make a chart using this information.	
Identify the coverages provided by automobile insurance.	Read selected reference to list automobile insurance coverages. Discuss bodily and property damage coverages.	Kit: Grolier Educational Corporation, Car Insurance. Periodical: "How to Buy Auto Insurance Today," Changing Times, July 1971. Thal and Holcombe, Your Family and Its Money, Chapter 9. U.S. News and World Report: Investments, Insurance, Wills Simplified, pp. 162-165. Leaflet: Insurance Information Institute, Every Ten Minutes--Auto Insurance. Levy, et al., The Consumer in the Marketplace, pp. 372-386.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	View selected filmstrip, Part I, to gather information on bodily injury coverages. Discuss Part I.	Filmstrip: Insurance Information Institute, Automobile Insurance.
	View selected filmstrip, Part II, and gather information on property damage coverage. Discuss Part II to clarify the coverage provided by automobile insurance.	Filmstrip: Insurance Information Institute, Automobile Insurance.
	Listen to a report on "no-fault insurance." Interview people to secure their views on no-fault insurance. Report opinions to class.	Periodical: "Will 'no-fault' Bring Cheaper, Better Auto Insurance?" Changing Times, March 1972.
Identify factors which determine the cost of automobile insurance.	Read selected book and list factors that determine the cost of automobile insurance.	Thal and Holcombe, Your Family and Its Money, Chapter 9. Leaflet: Insurance Information Institute, Every Ten Minutes--Auto Insurance.
	View filmstrip, Part III, for information on how the cost of automobile insurance is determined. Discuss the factors.	Filmstrip: Insurance Information Institute, Automobile Insurance.
	Listen to an insurance agent discuss factors that affect the cost of automobile insurance. Ask questions.	Insurance agent.
	Play auto insurance jeopardy to identify factors in the cost of insurance.	Adaptation of TV show, Jeopardy.

CONCEPTS: Transportation

OVERALL OBJECTIVES: Demonstrate comprehension of how to manage the transportation dollar.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify steps to take if your automobile insurance is cancelled.	Listen to a report on what to do if your automobile insurance is cancelled. Discuss the application of this to the personal situation.	Periodical: "Will Your Car Insurance Be Cancelled?" Better Homes and Gardens, June 1972.
List the steps to take in the event of an automobile accident.	Observe flip charts and listen to a talk on the steps to take in the event of an auto accident. Examine an accident report to become familiar with the format.	Teacher-made flip chart. Periodical: "Family Circle's Accident Report Card." Family Circle, July 1972.
List the alternatives to owning a car.	Review the classified section of the telephone directory and visit local car dealers to explore the possibilities of renting or leasing cars. Share your information with the class.	Thal and Holcombe, Your Family and Its Money, p. 182.
Apply management to the purchase of a car.	Read and role play situations which answer the following questions: What factors should be considered in deciding on a car? What size car would fit needs? What options might be considered? What price range might be suitable? Should cash or credit be used? Should a new or used car be purchased?	Curriculum Guide: Texas Tech University, Consumer Education, II., p. 225.
	Play selected game to apply knowledge of management of the transportation dollar. Discuss how management was used.	Bulletin: Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Programs, "Automobile Card Bingo," pp. 44-49.

CONCEPTS: Health Insurance

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing health insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify terms used in health insurance.	Select a piece of a puzzle from a box on which is written one half of an insurance term. Find the matching piece and work with that group member to define these terms: co-insurance, surgical insurance, deductible clause, hospital expense, disability insurance, health insurance, regular medical, and coverage.	Dictionaries. Craig, Thresholds to Adult Living, p. 392. McDermott, Homemaking for Teenagers, p. 169. Thal and Holcombe, Your Family and Its Money, Chapter 10.
Explain the reasons for health insurance.	View selected transparency and list two major reasons for health insurance.	Transparency: Clemson University Media Center, Consumer Education, "Why Consumers Buy Health Insurance."
	View selected instant slides and listen to the script of three case studies. Identify reasons for having health insurance.	Bulletin: Texas Tech University, Consumer Education Curriculum Guide, Part II, p. 168.
	Participate in a role playing situation which shows the need for health insurance. Discuss the situation.	
	Participate in teams to investigate information for cost of hospitalization for a day, average cost of common illnesses, and average costs of maternity cases. Discuss how these findings might be reasons for health insurance.	
Identify the basic types of health insurance.	Read selected references and record the types of health insurance.	Thal and Holcombe, Your Family and Its Money, Chapter 10.

CONCEPTS: Health Insurance

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing health insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Schoenfeld and Natella, The Consumer and His Dollars, p. 232.
		Craig, Thresholds to Adult Living, pp. 392-395.
		Booklet: Institute of Life Insurance, A Date with Your Future.
		Kit: Grolier Educational Corp., Modern Consumer Education, "Health Insurance to Fit Your Needs."
	View selected transparency and identify the types of health insurance.	Transparency: Clemson University Media Center, Consumer Education, "Types of Health Insurance."
	Listen to a resource person talk about the different basic types of health insurance that are available, and respond by discussing the types.	
	Play "Tick, Tack, Dough" to identify the types of health insurance.	Kit: Scholastic Magazines, Consumer Credit Series.
List factors to consider in determining health insurance needs.	Participate in a brainstorming session to give ideas which relate to health insurance needs and list facotrs on the chalkboard.	
	Read selected books for factors to consider in determining health insurance needs.	Thal and Holcombe, Your Family and Its Money, Chapter 10.

CONCEPTS: Health Insurance: Life Insurance

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing health insurance.
Show ability to apply the management process to purchasing life insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Interview a health insurance agent to secure information on the factors to consider in determining health insurance needs. Report findings.	
Apply management process to selection of health insurance.	View selected filmstrip and decide on a health insurance plan for the couple, using management procedures.	Filmstrip: Institute of Life Insurance, Marriage and Your Money.
	Read a situation which applies management procedures to the selection of health insurance. Write a paper to show how this individual or family applied management.	Craig, Thresholds to Adult Living, p. 392.
Define the term "life insurance."	Respond to a pre-test on insurance to determine background knowledge in the area of life insurance.	Pretest: Institute of Life Insurance, Tips for Teaching Life and Health Insurance, pp. 10-11.
	Read selected story for principle of risk sharing. Establish a definition of life insurance.	Booklet: New York Life Insurance Co., "What Every Family Should Know About Life Insurance," p. 1.
Explain the importance of life insruance to the security of the family.	View the bulletin board to determine the relationship of long-term planning to the security of the family.	Bulletin board: "A Song of Security by Long Term Planning."
	View selected film to see a young couple discussing their ideas about security.	Film: Association Films, To Life with Love.
	Write a short paper and explain the importance of life insurance to the security of the family.	Newspapers and magazine articles.

CONCEPTS: Life Insurance

OVERALL OBJECTIVES: Show ability to apply the management process to purchasing life insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the types of life insurance.	Read selected books for information on the types of life insruance and list types on chalkboard.	Thal and Holcombe, Your Family and Its Money, Chapter 10. Craig, Thresholds to Adult Living, pp. 386-392. Schoenfeld and Natella, The Consumer and His Dollars, pp. 227-228. Booklet: Institute of Life Insurance, A Date with Your Future, pp. 23-26. Bulletin: U.S. Dept. of Agriculture, Understanding Life Insurance for the Family. Kit: Grolier Educational Corporation, Modern Consumer Education, "If Anything Happens to Me: A Unit on Life Insurance."
	React to a resource person discussing life insurance by asking questions.	Life Insurance agent.
	Participate in committees and investigate different types of life insurance. Report findings to class by the use of instant slides.	
	Construct a bulletin board or use a flannel board to illustrate the different types of life insurance.	

CONCEPTS: Life Insurance

OVERALL OBJECTIVES: Show ability to apply management to purchasing life insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Interview parents and other relatives to determine the types of life insurance they have. Report findings.	
	Complete a crossword puzzle to identify the terms used in life insurance.	Teacher-produced puzzle.
	Summarize the different types of life insurance by participation in circular response.	
	Complete the statement: The type of life insurance I would choose would be . . . . Share responses.	
Identify factors to consider in selecting life insurance.	Respond to case studies of families, which illustrate various insurance needs. Discuss these cases to determine the factors to be considered when selecting life insurance.	Thal and Holcombe, Your Family and Its Money, Chapter 10. Panphlets: Institute of Life Insurance, Decade of Decision; Tips for Teaching Life and Health Insurance; Moderns Make Money Behave. Periodical: "How Much Life Insurance Do You Need?" Changing Times, Jan., 1972.
	Participate in teams, with each team representing a different life cycle stage, and prepare a report on the insurance needs of the life cycle.	

CONCEPTS: Life Insurance

OVERALL OBJECTIVES: Show ability to apply management to purchasing life insurance.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Play "Insurance Bee" to review information on kinds of life insurance and the factors that need to be considered when selecting life insurance.	Adaptation of game: "Credit Bee," No. 2, Scholastic Magazine: Consumer Credit Series.
	Respond to a pre-test again to evaluate your knowledge of life insurance.	
Apply management procedures to selection of life insurance.	Use the multi-media kit and apply management procedures to the selection of life insurance.	Kit: Institute of Life Insurance, Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style.
	Participate in committees on a case study and apply the management prodecures to the situation. Report to the class.	Booklet: Institute of Life Insurance, A Date with Your Future, pp. 28-29.
	Play selected game to apply management procedures to the selection of life insurance.	Kit: Institute of Life Insurance, Priorities, Decisions, Security: The Role of Life Insurance in a Young Life Style.

CONCEPTS: Social Security

OVERALL OBJECTIVES: Recognize the value of Social Security as it contributes to family security.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the purposes of Social Security.	View selected transparencies to identify the purposes of Social Security.	Transparencies made from packet: Dept. of HEW, "From Social Security Number to Social Security Benefits" and "History of the Social Security Program" (from local Social Security office).
	Listen to a talk by a representative from the Social Security office and identify the purposes of Social Security.	
List benefits provided by Social Security.	Read selected books for information on the benefits of Social Security.	Thal and Holcombe, Your Family and Its Money, Chapter 13.
		Booklet: Institute of Life Insurance, A Date with Your Future.
	View a film on Social Security. Make a list of benefits that are provided by Social Security.	Film: Social Security Administration Office, The Social Security Story.
	View a flip chart to list the benefits of Social Security.	Charts: Dept. of HEW, Social Security Administration (from local Social Security office).
Determine the reasons for contacting the Social Security office.	Compile a list of circumstances which would make it necessary to contact the Social Security office.	

CONCEPTS: Social Security

OVERALL OBJECTIVES: Recognize the value of Social Security as it contributes to family security.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe the provisions of Medicare.	Analyze the charts on Medicare. Discuss the provisions of Medicare.	Chart: Social Security office charts.
	View selected film in order to describe the services provided by Medicare.	Film: Social Security office: You and Medicare.
	React to a skit which depicts provisions of Medicare.	
Identify who pays for Social Security and the role of the federal government in Social Security.	Analyze statements which show payroll deductions to understand who pays Social Security.	Copies of statements which show payroll deductions.
	Study charts which illustrate how Social Security is earned and how Social Security works. Discuss the role of the federal government in providing Social Security.	Charts: Dept. of HEW, Social Security Administration.
	View selected transparency to determine how Social Security is financed.	Transparency made from leaflets, "Where Money Comes From; Where the Money Goes" (Social Security office).
Describe how Social Security contributes to family security.	Listen to a case study and describe how Social Security contributed to the family's security.	Thal and Holcombe, Your Family and Its Money, Chapter 10.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "savings."	View selected transparency to determine the types of items people save. Discuss and list other items that people may save.	Transparency: Changing Times: Teaching Consumer Education, "Saving," No.1. Examples: water, natural resources, money, jewels, land.
	Consult the dictionary and other texts for a definition of savings.	Dictionary. Thal and Holcombe, Your Family and Its Money, p. 209. Bohlman, Investing Your Savings, p. 7. Schoenfeld and Natella, The Consumer and His Dollars, pp. 249-250.
Define the term "thrift."	Consult reference books and define the term "thrift."	Thal and Holcombe, Your Family and Its Money, pp. 208-209.
Explain the relationship between thrift and savings.	View the transparency on the different ways people save money. Discuss additional ways not listed on the transparency.	Transparency: Clemson Media Center, Consumer Education, "Ways People Save."
	Read selected story to see how Mama saved for her family. Was she thrifty in her form of savings?	Periodical: "Mama and Her Bank Account," Reader's Digest, Feb., 1941. OR Forbes, Mama's Bank Account.

CONCEPTS: Saving and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Select a quotation that refers to savings and thrift. Write a short paper on what that particular quotation means to you.	
Identify reasons for saving money.	Read selected book and list reasons why people save.	Thal and Holcombe, Your Family and Its Money, p. 210.
	View the transparency and discuss why people save these kinds of items.	Transparency: Changing Times: Resources Kit, "Teaching Consumer Education," No. 2.
	Participate in two groups and have an informal debate on the question: "Save now, enjoy later" vs. "Live it up." Discuss ideas presented in the debate.	Bulletin: Texas Tech University. Consumer Education, Part II, pp. 136-138. or
	Read several stories or case studies relating to experience in savings. List reasons for saving money. money.	Bulletin: Illinois Board of Voc. Ed. and Rehab., Teaching Aids for Consumer and Homemaking Programs, "Where Does the Money Go?" "A Washer Now or Later?" p. 47.
	Cite examples of successful citizens in your community or state who have been aided in their success by learning how to save.	
	Participate in a circular response to the question: "What are some roadblocks to saving?" Participate in a brainstorming session and prepare a list of ideas identifying some ways to overcome these roadblocks.	Periodical: "You Can Save In Spite of Yourself," Changing Times, Oct., 1970, pp. 40-42.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read selected references on how others have developed techniques to promote saving habits. List techniques on chart and share with class.	Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Tricks to Help You Save." pp. 14-15.
	View the transparency, "Family life cycle." Determine savings goals that may be reasonable at each stage. Work in groups and plan a brief role-playing script for one of the cycles, presenting a major problem. Present to class and discuss how family might solve problem.	Transparency: Clemson Media Center, Consumer Education, "Family Life Cycle." Thal and Holcombe, Your Family and Its Money, pp. 12-14. Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 3-4.
	View selected filmstrip. Relate how the family's goals changed with the changing life cycles.	Filmstrip: Institute of Life Insurance, Consumers in Action. Britton, Personal Finance, pp. 265 (Teacher reference).
Identify the steps of establishing a savings program.	Read selected books for the steps of establishing a savings program. View the transparency and fill in blanks entitled: "How You Do It," to determine the steps in setting up a savings program. Listen and respond to a resource person identifying the steps for setting up a savings program.	Transparency: Changing Times: Teaching Consumer Education, "Saving," No. 5.

CONCEPTS: Savings and Investments

OVERALL OBJECTIVES: Show ability to apply the management process in planning savings and investments.

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain the relationship of short-term and long-term goals to savings.	View selected transparencies and list examples of short-term goals for saving. List examples of long-term goals. Discuss the relationship of these goals to general principles of savings in terms of "Why Save?"	Transparency: Changing Times: Teaching Consumer Education, "Saving," No. 4. Thal and Holcombe, Your Family and Its Money, pp. 209-211. Bohlman, Investing Your Savings, pp. 11-13. Bulletin: Institute of Life Insurance, A Date With Your Future, pp. 31-33.
	Prepare an original poster or bulletin board to portray types of things for which teenagers save. Classify them as either short-term or long-term goals.	
List the various types of savings institutions.	View chosen transparencies and list the places where people may save.	Transparencies: Changing Times: Teaching Consumer Education, "Saving," Nos. 3 and 6.
Identify the factors to be considered in selecting a savings institution.	Read selected references to identify the factors to be considered in selecting a savings institution. Make a list in order of importance at your present stage in the life cycle.	Schoenfeld and Natella, The Consumer and His Dollars, pp. 250-256. Bohlman, Investing Your Savings, pp. 14-15. Bulletin: Household Finance Corp., Your Savings and Investment Dollar, pp. 5-11.

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ABSTRACT

The consumer education for adults guide, part of a consumer and homemaking education unit, was developed in a curriculum workshop at Winthrop College in June 1972. It was written in reference to a norm grouping. The concepts presented are: family life cycle, life style, the consumer in the economy, spending plan, consumer credit, financing housing, transportation, health insurance, life insurance, social security, savings and investments, taxes, wills, financial records, consumer's rights and responsibilities, and financial crisis. Under each concept, three columns list behavioral objectives, learning and evaluation experiences, and teaching resources. (AG)

Draft

CONSUMER EDUCATION CURRICULUM GUIDE FOR ADULTS

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Office of Vocational Education
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Columbia, South Carolina 29201

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USE OF THE GUIDE

Decisions to be made in the marketplace are becoming increasingly complex and the teaching of consumer education needs to be approached to train the learner to make rational decisions based upon his values, standards, goals and resources and develop a life style that is satisfying to him. It is hoped that this approach to management and consumer education will enhance the quality of home and family life.

This curriculum resource guide in management and consumer education is an attempt to help teachers select content and organize instruction in a sequence that will help learners grasp the basic structure in the area of management and consumer education. The guide was written in reference to a norm grouping and no attempt was made to individualize instruction. Therefore, the individual teacher will need to examine the guide carefully and select and implement the content and learning experiences which meet the needs of the learners in local communities.

The behavioral objectives are written to show the outcomes which should result from successful completion of the learning and evaluation experiences. In this guide the objectives have been written with two components--the behavior and the context or content. Each teacher will need to add the dimensions of conditions in which learning is to occur and the standards of performance to be achieved to make them operational.

A learning experience is that which a learner does to learn and which involves interaction with the external conditions in the learning environment. Thus, the learning experiences were written from the learner's point of view. The teacher will need to identify other experiences that are relevant to the time, place, and needs of the learners as a total group and as individuals.

The resource column suggests teaching materials that could be used in setting up the learning environment for the learners. It is of utmost importance that each teacher examine and select the teaching materials that best fit the needs of the learners in local communities.

The subject matter areas of food and nutrition and textiles and clothing have not been included in this guide. If these two subject matter areas are to be included, a teacher may refer to the specific guide in each of these areas.

CONSUMER EDUCATION FOR ADULTS

RATIONALE

Consumer education (for an adult) is preparation...in the skills, concepts, and understandings...required for everyday living to achieve, within the framework of his own values and goals, maximum satisfaction and utilization of his resources.[1]

The present life style of our nation has rapidly changed the family from a producing unit to a consuming unit. Technological changes in the types of goods and services available and sociological changes in the multiple and interchangeable roles of male and female homemakers emphasize the importance of decision-making as families seek stability and mutual satisfaction in the management of their resources. With increased dependence upon paid employment, financial security becomes of paramount importance. Wages and increased financial resources must be used effectively to assure the life style desired at each cycle of family life.

Decisions basic to improving the quality of all family life depend on the adults' abilities to: (a) clarify and evaluate values, standards, and goals; (b) distinguish between wants and needs; (c) identify personal and social resources. Orders of priorities vary because of the demands of changing life cycles as families mature.

"Consumerism" has become a fact of life. Complexities of present-day manufacturing and marketing remove the consumer further from the marketplace--more buying, less home production; more critical decisions, less control. "It is important, therefore, that we grasp the meaning of intelligent consumerism."[2]

The consumer education program must take into consideration the interests, age and ability levels, and social framework of the group. The unique needs of each group should determine the content and the manner of presentation.

Schools are in a prime position to prepare persons for their consumer roles. Basic and continuing adult education presents many opportunities to prepare, as well as update, adults in their consumer roles. "There is a universal responsibility for schools, as well as businesses and service organizations, to assist the consumer in the marketplace."[3]

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[1]State Department of Education, Home Economics Education, Little Rock, Arkansas. Consumer Education--A Guide for Teachers of Home Economics, p. 5.

[2]Catherine Welsh, "The Impact of Change," Insight--Report on Consumer and Homemaking Education, California State Department of Education, p. 9.

[3]State Department of Education, Little Rock, Arkansas, op. cit., p. 5.

CONCEPTUAL FRAMEWORK – CONSUMER EDUCATION FOR ADULTS

I. Family Life Cycle
- A. Stages
- B. Characteristics
- C. Developmental tasks
- D. Major expenses
- E. Use of resources
- F. Relationship to financial management

II. Life Style
- A. Definition
- B. Influential factors
- C. Relationship to management

III. The Consumer in the Economy
- A. Definition
- B. Family relationship in the economy
- C. Economy relationship to standard of living

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- B. Justification
- C. Forms
- D. Characteristics
- E. Use of resources
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- A. Definition
- B. Use
- C. Types
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- A. Housing needs
- B. Housing variations
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- A. Terminology
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- B. Importance

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1. The consumer's right
2. The consumer's responsibilities

XVI. Financial Crisis
A. Examples
B. Sources of help

CONCEPTS: **Family Life Cycle**

OVERALL OBJECTIVES: **Show comprehension of the relationship between the family life cycle stages and management of finances.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the stages in the family life cycle.	View selected transparency of the family life stages to identify the stages. Discuss the various stages.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Life Cycle."
	List the forms of family life in America that are not accounted for in the family life cycle. Discuss families broken by death, divorce, or separation, and single adults.	Thal and Holcombe, Your Family and Its Money, pp. 10-16.
Describe the characteristics of stages in the family life cycle.	View selected transparencies to see the characteristics of each stage. Discuss the characteristics of the various stages.	Transparencies: Clemson University, Vocational Education Media Center, Consumer Education, "Characteristics of Each Stage."
	Listen to the case study to describe the various stages in the life cycle. Discuss and identify characteristics of stages illustrated in the case study.	Bulletin: Texas Tech University, Consumer Education, "The Family Life Cycle of Ted and Norma."
Identify the developmental tasks at the different stages of the family life cycle.	Draw from a box a slip of paper on which is stated a developmental task. Decide which stage the developmental task fits and pin the slip on the bulletin board by the correct family life stage.	Booklet: Home Economics Publishers, Consumer Study Units, Set 2, p. 40.
Describe the major expenses at each stage of the family life cycle.	View selected transparency on the major expenses at the various stages. Brainstorm for other expenses not listed on the transparency. Make a list and share information on additional expenses with class and add to the transparency.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Major Expenses of Each Stage."
Give examples of resources that are available to families in the different stages of the family life cycle.	Work in groups which represent the various stages and list resources which each stage may possess. Discuss ways the family may utilize these resources to the family's advantage.	Bratton, Home Management Is..., pp. 110-111.

CONCEPTS: **Family Life Cycle**

OVERALL OBJECTIVES: **Show comprehension of the relationship between the family life cycle stages and management of finances.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Refer to the story of "Ted and Norma" and list the resources that are available at the different stages.	Bulletin: Texas Tech University, Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.
	Listen to a symposium composed of couples representing the various stages to hear their views on characteristics, major expenses, and resources. Write a paper showing how their view coincides with ideas you have gained through previous study.	Symposium: Couples representing the stages of the family life cycle.
Explain the relationship of the stages of the life cycle and financial management.	Refer to the story again and explain the relationship between the family life stages and management of finances.	Bulletin: Texas Tech University, Consumer Education, "The Family Life Cycle of Ted and Norma," II:49.

CONCEPTS: **Life Style**

OVERALL OBJECTIVES: **Show comprehension of the relationship of management to the development of a life style.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "life style."	Participate in a discussion on the meaning of the term "life style."	Bulletin: American Home Economics Association, Consumer and Homemaking Education, "Dynamics of Teaching."
Identify the factors that influence a life style.	View a bulletin board with pictures illustrating the various ways people live. Describe how different factors influence a life style. View a flannel board presentation to see factors that influence a life style. Recall several current TV serials about people from various occupations with differing life styles. Discuss the factors that influenced their life styles. Find or bring pictures that illustrate the various factors that influence your life style.	Periodical: "Can you Choose a Life Style?" Penney's Forum, Fall/Winter 1971, p. 18. (Teacher reference).
Describe how the elements of management relate to the development of a life style.	Read a case study or watch a television program and describe how the elements of management related to the given family or individuals.	Dervin, The Spender Syndrome: A Case Study of 68 Families and Their Consumer Problems.

CONCEPTS: **The Consumer in the Economy**

OVERALL OBJECTIVES: **Show understanding of the relationship of the consumer to the American economy.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "consumer."	Discuss the word "consumer" and compose a definition acceptable to the group.	Levy, et al., The Consumer in the Marketplace.
Define the term "economy."	Listen to an illustrative lecture on the term "economy." View a bulletin board that shows how the economy functions, and compose a definition acceptable to the group.	Bulletin board to show the system of producing, distributing, and consuming wealth.
Define the term GNP (Gross National Product).	Participate in a brainstorming session and list meanings of letters GNP. Consult newspapers and periodicals to learn the correct definition of GNP. Refer to list and cross out all incorrect definitions or ideas of GNP.	Thal and Holcombe, Your Family and Its Money, p. 48. Current newspapers and news periodicals. Warmke, et al., Consumer Economic Problems, pp. 304-311, p. 208.
Describe how the GNP reflects the economy.	View charts to see how the GNP reflects the health of the general economy. Discuss how the current economy ranks in terms of current GNP.	Thal and Holcombe, Your Family and Its Money, p. 50. Booklet: Wood, What Every Woman Should Know About Money, pp. 3-4.
	View a circle graph that shows the Gross National Product for the past year to become aware of the comparative distribution of consumer spending, business investments, and government spending. Participate in small groups and discuss why an increase in government spending increases the GNP but may not improve economic health.	Warmke, et al., Consumer Economic Problems, p. 212, p. 209.

CONCEPTS: **The Consumer in the Economy**

OVERALL OBJECTIVES. **Show understanding of the relationship of the consumer to the American economy.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Describe how the GNP reflects price changes.	Respond to a resource person by discussing why an increase or decrease in GNP may affect prices of goods and how purchases of foreign imports affect GNP and prices.	Bulletin: Executive Office of the President, Price Commission, Price Controls and You. Warmke, et al., Consumer Economic Problems, pp. 328-331, p. 210.
Explain how the family affects the economy.	View a chart showing circular flow of money in the economy and discuss how the economy is built around the flow of money. Listen to illustrated lecture on how decisions of families affect the economy. Discuss the affects.	Thal and Holcombe, Your Family and Its Money. Warmke, et al., Consumer Economic Problems, p. 327.
Identify the roles of consumer and producer and how they are interrelated.	View selected filmstrips. Identify the elements of producing and consuming and discuss how they are interrelated. Make a list of goods and services now being consumed, and discuss their interrelationship with consumer and producer.	Filmstrip: Institute of Life Insurance, Our Role as Consumers. Filmstrip: Institute of Life Insurance, Consumers in the Marketplace. Examples: Building, pencils, paper, clothes.
Define the terms "standard of living" and "level of living."	Listen to case study, "Broke Again," and define "standard of living" and "level of living."	Illinois Board of Vocational Education, Teaching Aids for Consumer Homemaking Problems, p. 98 (Teacher reference).
Distinguish between standard of living and level of living.	Recall case study, "Broke Again," and discuss how the family's level of living is different from its standard of living.	
Explain how our economic system makes possible a high standard of living.	Give examples of evidence of high standard of living in the present day economy. Discuss how this is possible.	Thal and Holcombe, Your Family and Its Money. (Teacher reference). Craig, Thresholds to Adult Living, pp. 354-356.

CONCEPTS: **Spending Plan**

OVERALL OBJECTIVES: **Show ability to apply the management process to the development of a spending plan.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "spending plan."	Participate in a brainstorming session of definition of spending plan. Compare definitions. Choose one acceptable to the group.	Thal and Holcombe, Your Family and Its Money. Barclay and Champion, Teen Guide to Homemaking. McDermott, et al., Homemaking for Teen-Agers, Book II. Levy, et al., The Consumer in the Marketplace.
Explain the reasons for having a spending plan.	Respond to short stories of real-life situations by identifying the reasons for having a spending plan. Discuss the reasons for having a spending plan. Listen to a symposium in which a grandmother, a recent graduate, a young mother and a small businessman explain their reasons for having a spending plan.	Pamphlet: Institute of Life Insurance, Making the Most of Your Money, pp. 14-19. Pamphlet: Follett Educational Corporation, The Money You Spend, p. 6. Booklet: Follett Educational Corporation, Just Married.
Compare the different forms used for spending plans.	Study samples of spending plans. Compare the various forms. Choose one determined best for your own use.	Thal and Holcombe, Your Family and Its Money.
Describe the characteristics of a spending plan.	Listen to an illustrated lecture on the characteristics of a spending plan. List the characteristics.	
Explain how the use of resources influence a spending plan.	Listen to a case study and explain how the use of resources influenced the family spending plan.	Booklet: Illinois Board of Vocational Education, Teaching Aids for Consumer and Homemaking Programs, "Planning for Next Year."

CONCEPTS: **Spending Plan**

OVERALL OBJECTIVES: **Show ability to apply the management process to the development of a spending plan.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Listen to a person on a limited income discuss ways of extending his money by the use of resources so that he can live within his spending plan.	
	Keep record of all the resources used in a 24-hour period. Explain how t' use of resources influenced your spending plan.	
	Listen to a book review to see how this family's use of resources influenced their spending plan. Use direct quotes to illustrate the point.	Levinson, Everything but Money.
Describe the process of setting up a spending plan.	Listen to an illustrated lecture on how to set up a spending plan.	
	Analyze bulletin board that shows the process of setting up a spending plan.	Bulletin board with words and pictures to show the structure of a spending plan.
Explain the relationship of home management to a spending plan.	View exhibits that show how a budget can be set up using the following methods: basket, envelope, box, cookie jar.	
	Listen to the record and explain how management will help to make ends meet.	Record: Disneyland Record, Babes in Toyland, "I Can't Do the Sums."
	Listen to a case study and tell how the spending plan was managed to reach the goals.	Booklet: Fane and Fane, A Challenge of Success, p. 10.
		Game: Changing Times, Educational Services, "The Budgeting Game."
Apply management procedures in making a personal spending plan.	Study sample spending plans to use as guides in developing a plan.	Leaflet: Money Management Institute, Why Money Management, Fall 1971.
	Make a personal spending plan using the management process.	Periodical: "Managing the Money at Your House," Changing Times, February 1972.

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term consumer credit.	View the fortune wheel of credit terms. Recall individual or family experiences in a discussion of what consumer credit is. Develop a definition of the term.	Bulletin Board: Fortune wheel with credit terms written on wedges of the wheel. Periodical: "Using Credit: Key Words You Need to Know," Changing Times, November 1971, pp. 38-39 (Teacher reference). Booklet: Money Management Institute, It's Your Credit, Manage It Wisely (Teacher reference). Thal and Holcombe, Your Family and Its Money, pp. 124-127 (Teacher reference).
State advantages of using consumer credit.	View a flip chart. Cite instances where using consumer credit would be an advantage to an individual or to a family. Discuss items bought by families on credit that they could not have bought otherwise. Discuss the advantages of credit in raising our standard of living.	Flip chart with pictures of items which may be purchased on credit. Riker and Brisbane, Married Life (Teacher reference).
State the disadvantages of using consumer credit.	Cite instances where using credit would be a disadvantage to a family. Collect and bring to class cartoons showing the disadvantages of credit. Participate in a discussion of "Cash vs. Credit" to illustrate the advantages and disadvantages of using consumer credit.	Troelstrup, Arch W., The Consumer in American Society, 4th Ed., pp. 166-171 (Teacher reference).
List the three types of consumer credit.	View selected transparency to list the three types of consumer credit.	Transparency: Clemson University, Vocational Education Media Center, Consume. Education, "Kinds of Credit Available to the Consumer."

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Brainstorm to list items which you use but do not pay for right away. Classify each of the items as one of the following: service credit, sales credit, or cash loans.	Thal and Holcombe, Your Family and Its Money, pp. 127-133 (Teacher reference).
	Analyze the classified advertisements in the telephone directory and compile a list of credit sources. List other types of credit used by families in the community.	Bulletin: Homemaking Research Laboratories, Today's Consumer--A Semester Course in Consumer Education, pp. 19-26 (Teacher reference).
Compare the types of service credit and the costs.	Bring bills for service credit to determine the costs of the credit and the conditions under which it is used.	
List types of sales credit.	View selected filmstrip. Discuss types of sales credit.	Filmstrip: J. C. Penney, Inc., Credit: A Consumer Resource.
	Make a list of stores in the community which offer sales credit. Discuss the type of sales credit offered.	
	Bring to class newspaper advertisements of sales credit. Discuss the type of sales credit offered.	
Explain the types of charge accounts and the conditions for use.	View selected filmstrip and discuss the types of charge accounts.	Filmstrip: Visual Education Consultants, Inc., Charge It, Please.
	Discuss the questions asked when a customer applies to a department store credit office for a charge account.	Periodical: "Warning Double-check Those Charge Accounts," Changing Times, October 1970 (Teacher reference).
Explain a credit card account and the requirements for obtaining one.	View selected filmstrip. Explain the procedure and requirements to obtain a credit card.	Filmstrip: Guidance Associates, Our Credit Economy, Part II.

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the responsibilities of credit card holders.	Compile a list of the responsibilities of credit card holders for safekeeping, recording of account numbers, using of the cards by unauthorized persons, overspending, and losing cards.	Booklet: Cooperative Extension Service of Clemson University, Credit Cards--Thirty Days to Reality (Teacher reference).
	Listen to a summary of an article on losing a credit card. Discuss ways to notify the company if a card is lost.	Periodical: "If You Lose a Credit Card," Woman's Day, November 1970, p. 22.
	Look for magazine or newspaper articles or call a bank to find out about liability for lost cards. Report to class.	Periodical: "Watch Out for the Credit Card Crooks," Changing Times, March 1971, pp. 37-38 (Teacher reference).
		Periodical: "Can Congress Stop Those Billing Foul-ups?" Changing Times, June 1972, pp. 13-14.
Explain installment sales.	Give a definition of installment sales. View selected filmstrip and discuss the aspects of installment credit.	Filmstrip: Visual Education Consultants, Inc., The Installment Contract.
	Contrast the definition of installment sales in these two situations: (1) if buying a car, (2) if buying shoes utilizing the lay-away process.	
	Listen to a selected case study and discuss points to remember when buying on the installment plan.	Booklet: Institute of Life Insurance, Making the Most of Your Money, "Joan Learns About 'Easy Payment Plans'."
List sources of cash loans.	Read selected book to list sources of cash loans.	Thal and Holcombe, Your Family and Its Money, pp. 133-136.
	Bring to class newspaper advertisements of cash loans and discuss the types of agencies offering such loans.	

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Compare the conditions under which cash loans may be obtained and the costs.	Visit or call lending agencies in the community: a bank, a savings and loan institution, a credit union representative, a life insurance office, a finance company and a pawnshop to get information about the kinds of loans available, the conditions for obtaining a loan, and the costs. Present a summary of the findings to the class.	Periodical: "Ever Use a Pawnshop?" Changing Times, February 1972 (Teacher reference) Periodical: "If You're Asked to Co-sign a Note." Changing Times, March 1972, p. 12 (Teacher reference).
List reasons why using credit costs money.	Listen to a talk and discuss why it costs to charge items or to borrow money.	Resource Person: Credit manager of a department store or a banker to explain why credit costs money.
	View the selected filmstrip to find out why using credit costs money. Discuss the costs involved.	Filmstrip: Money Management Institute, Be Credit Wise.
	Bring cartoons clipped from newspaper and magazines that illustrate the use of credit and the costs. Share with class.	
Explain the requirements of the Truth in Lending Law.	View the selected filmstrip to find out the requirements of the Truth in Lending Law: finance charge and annual percentage rate. List the requirements on the board.	Filmstrip: Federal Reserve System, Truth in Lending, Or Filmstrip: Guidance Associates, Our Credit Economy, Part I.
	Analyze samples of installment sales contracts from local businesses. Discuss how they carry out the requirements of the Truth in Lending Law.	Samples of a sale contract
State the reasons to shop for credit.	View the selected filmstrip to determine reasons for shopping for credit. List reasons on the board.	Filmstrip: National Education Association, Getting Credit, Or Filmstrip: Guidance Associates, The Price of Credit. Or Film: Modern Talking Picture Service, The Owl Who Gave a Hoot.

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Select an item which you would like to buy in the near future such as a new car, a color television set, or a new refrigerator. Visit various agencies in the community as a car dealer, a bank, a credit union, a savings and loan association, and a finance company to compare the cost of financing through each agency. Compile a chart from class reports to illustrate the differences in charges obtained by shopping around for credit.	Periodical: "Before You Borrow or say 'Charge It'...," Changing Times, January 1972, pp. 33-35.
Define the 3 C's which comprise a credit rating.	View the selected transparency to list the bases on which credit is given. Discuss character, capacity, and capital to formulate definitions.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education Kit, "Bases on Which Credit is Given." Thal and Holcombe, Your Family and Its Money, pp. 139-141 (Teacher reference).
Identify the importance of a good credit rating.	Listen to a resource person discuss credit and the importance of building and keeping a good credit rating. Listen to selected story. Discuss the importance of returning borrowed items in order to maintain a good credit rating. View selected film. Identify the importance of a credit rating. Discuss experiences where items have been loaned to friends or relatives and the items were not returned. Relate this to their credit ratings. Discuss the value of building and keeping a good credit rating.	Speaker from Better Business Bureau or Credit Bureau. Short Story: deMaupassant, The Necklace. Film: Modern Talking Picture Service, Inc., Credit. Periodical: Pascoe, Jean, "Do You Know Your Credit Rating?" Woman's Day, September 1970, p. 66 (Teacher reference).
Explain how the Fair Credit Reporting Act protects the consumer.	Listen to a summary of the Fair Credit Reporting Act. Identify how the act protects the consumer.	Statute: Fair Credit Reporting Act. Periodical: "New Rules that Protect Your Credit Rating," Changing Times, April 1971, pp. 25-28 (Teacher reference).

CONCEPTS: **Consumer Credit**

OVERALL OBJECTIVES: **Show comprehension of the role of consumer credit in attaining personal/family goals.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List the guidelines to follow in the use of credit.	Read selected pamphlet to compile a check list to consider when deciding whether or not to use credit. Discuss with class.	Pamphlet: Money Management Institute, Mind Your Money Series -- When You Use Credit. Booklet: National Foundation for Consumer Credit, Inc., Using Our Credit Intelligently (Teacher reference). Booklet: Beneficial Management Corporation, (Wood) What Every Woman Should Know About Money (Teacher reference).
	Listen to the case study and discuss the guidelines to follow in the use of credit.	Periodical: "Getting Out of Debt Without Going Broke," Changing Times, July 1971, pp. 25-28. Periodical: "Ways to Keep Your Debts Under Control," Reader's Digest, May 1969 (Teacher reference). Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job and Living, "How to Keep from Drowning in Debt." (Teacher reference).
Explain the consequences of the abuse of credit.	Define alternatives if credit is misused: repossession, garnishment, bankruptcy. Find an article in a newspaper or magazine on the abuse of credit. Give a report on the article.	
Explain the role of consumer credit in attaining personal and family goals.	Use a case study on credit buying and explain the role of consumer credit in attaining goals. Write a paper and explain how consumer credit has helped you attain a personal or family goal.	Dervin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems.

CONCEPTS: **Financing Housing**

OVERALL OBJECTIVES: **Show understanding that financing a home requires an assessment of available and future resources.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify how housing needs vary among families.	Listen to a recording and compare the housing needs of the adults being interviewed. Discuss the various needs.	Kit: J. C. Penney Co., The Home An Environment for Human Growth. "Interviews: The Meaning of a Home." Side 2.
	Participate in a discussion and identify family needs, wants, and resources in relation to housing. Consider stage of family cycle, recreation, vocation, ages of children, health, pattern of living, sex of family members, etc.	Demonstration: "No Magic Formula for Happiness." Pull rabbits from hat as items are discussed.
	Discuss the meaning of life styles and the relationship to housing.	
	List five to ten values you would deem necessary in choosing a home. Rank the values in the order of perference. Share and compare the list of values with the class.	
	Listen to a case study and discuss changes in family housing needs.	That and Holcombe, Your Family and Its Money, Chapter 8.
	Observe selected transparency and slides to see how fulfillment of housing needs might be achieved in a home.	Kit: J. C. Penney's, The Home: An Environment For Human Growth, "How Homes Can Meet Our Needs."
	View selected filmstrip and discuss how homes fulfill housing needs.	Kit: J. C. Penney Co., Homes are for People.
	Work in groups to identify the housing needs of the various stages of the family life cycle. Discuss: What would be unique considerations for housing for (a) a couple in college, (b) a couple in armed service, (c) a couple whose job demanded frequent change of residence, (d) couple with pre-school children, (e) couple with high school age children, (f) older couple.	
Identify variations in the kind and quality of housing.	List on the chalkboard the kinds of housing available in the community.	
	View selected transparencies and discuss the variations in kinds and quality of housing needed.	Transparencies: Scholastic Magazines Classtoons: Housing.

CONCEPTS: **Financing Housing**

OVERALL OBJECTIVES: **Show understanding that financing a home requires an assessment of available and future resources.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Read three selected case studies. Work in small groups to discuss the work sheets in the kit and identify factors relating to the kind and quality of housing desired: Share group work with the entire class.	Kit: J. C. Penney Co., The Home: An Environment For Human Growth, "Analyzing Housing Needs."
	Listen to a report on the magazine article to identify different kinds of housing.	The Kiplinger Washington Editors Inc., 99 New Ideas on Your Money, Job, and Living, "Cooperatives and Condominiums."
	Discuss the meaning of sub-standard housing.	
Identify factors to consider when deciding whether to buy or rent a home.	Participate in an informal debate to consider the factors involved in renting or buying a home. Summarize points made by each group.	
	View selected transparencies and list advantages and disadvantages of renting and buying a home.	Transparencies: Clemson Vocational Education Media Center, Consumer Education Kit, "Thinking About Renting?" (Teacher made on home ownership.)
	Work in two groups. One to write a tenant's "Bill of Rights" and another to write a similar document for the landlord. Compare the documents.	
Estimate the amount of money which could be spent on housing.	Discuss guidelines on amount an individual or family may budget for housing. State the rule of thumb used to estimate amount a family can spend on a house.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
		Craig, Thresholds to Adult Living.
		The Kiplinger Washington Editors Inc., 99 New Ideas on Your Money, Job, and Living, "What Can You Afford to Pay for a House?"
List factors to consider in the selection of housing.	Listen to a report of a magazine article on selecting an apartment.	Periodical: "How to Pick an Apartment," Changing Times, April 1971, p. 15.

CONCEPTS: **Financing Housing**

OVERALL OBJECTIVES: **Show understanding that financing a home requires an assessment of available and future resources.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Review check lists for houses and for apartments to determine important factors which should be considered in the selection of housing.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Discuss factors which influence choices of homes.	
Identify the steps involved in purchasing a home.	List steps to take when purchasing a home. Discuss the steps.	Thal and Holcombe, Your Family and Its Money, Chapter 8.
	Develop a bulletin board on the steps to follow when buying a home.	Bulletin Board: "Open the Door to Home Ownership," which depicts an attractive home with steps leading up to door.
List the sources and types of loans available for financing a home.	Listen to a resource person discuss where loans may be secured and the types of mortgage loans available.	Resource person
Compare the costs of different types of loans in financing a home.	Discuss advantages of the different types of loans.	Booklet: Homemaking Research Laboratories, Consumer Study Units, Set 3.
	Using sample problems, compare the costs of different types of loans. Give reasons for a preference of either a large or a small down payment on a house.	
	Investigate different interest rates of various lending agencies. Explain why one should shop around for a loan.	
Identify factors to consider when planning the financing of a home.	Brainstorm to list factors to consider when financing a home such as kinds of lenders, size of down payment, length of time to pay, the lowest possible interest rate. Discuss factors listed for clarification.	Thal and Holcombe, Your Family and Its Money, Chapter 8.

CONCEPTS: **Financing Housing**

OVERALL OBJECTIVES: **Show understanding that financing a home requires an assessment of available and future resources.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Discuss selected magazine article and list the items covered in closing costs. Determine the approximate amount needed for a $20,000 house. Share with the class.	Periodical: "Housing Buying: The Cost of Closing the Deal," Changing Times, November 1971.
List reasons for having property insurance.	Work in small groups to list and discuss reasons for having property insurance.	
Identify types of property insurance.	View selected filmstrip and discuss the protection received by having a Home Owner's policy.	Filmstrip: Insurance Information Institute, Patterns for Protection.
State how property tax on a home is paid.	Participate in a discussion to learn how property tax on a home is paid.	
Explain how resources aid in the financing of a home.	Listen to a resource person explain how the use of resources helped purchase a home.	Resource person

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the factors that influence transportation needs.	Participate in a discussion to identify factors influencing transportation needs. Compile a list of occasions when transportation (other than walking) would be a necessity rather than a convenience.	Thal and Holcombe, Your Family and Its Money.
	Participate in a discussion of the relationship of one's attitudes toward transportation to one's needs.	Bulletin: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education (Teacher reference).
List forms of transportation.	View selected transparency to list different forms of transportation. Identify common forms of transportation under given conditions.	Transparency: Teacher prepared depicting various means of transportation as bus, taxi, airplane, bicycle, or motorbike.
Identify factors to consider in the use of a car.	Listen to selected case study. Brainstorm to list factors in the use of a car such as costs of operation, care, driving habits, safety, depreciation, prestige, property taxes, and insurance.	Kit: Grolier Educational Corporation, Modern Consumer Education, "The Costs of Running a Car."
	Listen to a speaker to learn factors to consider in the safe use of a car.	Highway patrolman, driver education teacher, or other resource person.
Describe the care which should be given a car.	Listen to speaker. Discuss the proper care for a car. Ask questions.	Resource person from dealer, garage, service station, or auto mechanics class.
		Periodical: "Little Attentions that Keep Your Car Running," Changing Times, February 1972 (Teacher reference).
	View selected transparency. Use it as a guide for setting up a car-care schedule for your own car.	Transparency: Homemaking Research Laboratories, Resource Unit on Consumer Education, "A Car Care Schedule," p. 118.

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List the costs of operating a car.	Work in small groups to discuss and compile information on costs for your assigned topic: gas and oil, tire, maintenance, license and inspections, parking fees, depreciation. Share the information with the class.	Thal and Holcombe, Your Family and Its Money, pp. 170-173. Troelstrup, Arch W., The Consumer in the American Society: Personal and Family Finance, 4th ed. (Teacher reference). Booklet: Money Management Institute, Your Automobile Dollar. Periodical: "Maybe Your Car Needs a Tune-up," Changing Times, January 1971. Periodical: "What Car Noises Tell You," Better Homes and Gardens, March 1972. Periodical: "How to Find an Honest Auto Repairman," Family Circle, March 1972. Booklet: The Kiplinger Editors, 99 New Ideas on Your Money, Job, and Living, "Where to Have the Car Fixed;" "Checked the Front Wheels Lately?" "Still Another New Kind of Tire," p. 56; "Brakes to Make 'Panic Stops' Safer," p. 58.
	Divide categories of operating costs into fixed and flexible expenses and list in separate columns on the chalkboard.	
	Use a sample case to estimate the annual cost of operating a car, and fill in the appropriate columns on the transparency.	Transparency: Homemaking Research Laboratories, Teacher Resource Unit on Consumer Education, p. 119. Periodical: "Money-Saving Tips for Car Owners," Family Circle, April 1972.

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List the factors to consider when shopping for a car.	Listen to the case study. Discuss the story and list the shopping suggestions mentioned in the story.	Booklet: Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Program, "Jimmy Shops for His First Car." Booklet: Institute of Life Insurance, Making the Most of Your Money, "A Lesson in Buying Used Cars," pp. 6-13.
	Examine new car warranties. Compare warranties of different manufacturers to see how coverage differs. Discuss the responsibilities of the dealer, manufacturer and owner.	
	Recall the development of a spending plan through questions and answers. Determine your financial limit for transportation as a guide for shopping.	Refer to the section on spending plans if this one has not been covered.
List features which affect the purchase price of a car.	View selected transparency to list and rate features which affect the purchase price of a car.	Transparency: Changing Times Teacher's Journal, "What Do You Look for in a Car?" January 1972. Booklet: Home Economics Publishers, Consumer Guide, Student Study Manual (Teacher reference).
	Listen to chosen speaker and compile a list of features which affect the purchase price of a car. List on the chalkboard those features that are essential and those that are non-essential.	Resource person: Car dealer. Periodical: "The Art of Buying a Car," Changing Times, March 1971, pp. 25-28. Periodical: "Road Tests of Four 1972 Cars," Changing Times, January 1972, pp. 25-29.

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Schoenfeld and Natella, The Consumer and His Dollars.
		Levy, et al., The Consumer in the Marketplace, pp. 389-397.
	View selected film. List features to consider if purchasing a used car.	Film: Ford Motor Company, "So You Want to Buy a Good Used Car?"
	Compile a chart listing the advantages and the disadvantages of new and used cars. Compare with the available money to spend for a car.	Booklet: Homemaking Research Laboratories, Today's Consumer: A Semester Course in Consumer Education (Teacher reference).
State points to consider in financing a car.	Collect a variety of advertisements offering auto loans from newspapers, mail promotion, etc. Share advertisements and compare offers for credit.	
	Discuss how careful shopping for credit can save money.	Refer to credit section for reference material if credit has not been studied earlier.
		Periodical: "How to Pay Less for an Auto Loan," Changing Times.
Explain the need for automobile insurance.	Discuss the statement, "If you can't afford insurance, you can't afford a car." to explain the importance of automobile insurance.	
	Listen to a selected case study and discuss how inadequate insurance can result in economic disaster.	U.S. News and World Report: Investments Insurance Wills Simplified (Teacher reference).
	View chosen transparency to see reasons for having car insurance.	Transparency: Clemson Vocational Education Media Center, Consumer Kit Series, "Wanted: Financial Security Against."

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the coverages provided by automobile insurance.	View chosen filmstrip, Part I, to gather information on bodily injury coverages. Discuss Part I.	Filmstrip: Insurance Information Institute, Automobile Insurance.
	View chosen filmstrip, Part II, and gather information on property damage coverage. Discuss Part II. List the coverages provided by automobile insurance.	Filmstrip: Insurance Information Institute, Automobile Insurance.
		Kit: Grolier Educational Corporation, Modern Consumer Education Car Insurance.
		Periodical: "How to Buy Auto Insurance Today," Changing Times, July 1971.
		Thal and Holcombe, Your Family and Its Money.
		U.S. News and World Report: Investments Insurance Wills Simplified.
		Leaflet: Insurance Information Institute, Every Ten Minutes Auto Insurance.
		Levy, et al., The Consumer in the Marketplace.
	Listen to a report on "no-fault insurance." Interview people to secure their views on no-fault insurance. Report opinions to class.	Periodical: 'Will 'no-fault' Bring Cheaper, Better Auto Insurance," Changing Times, March 1972.
Identify factors which determine the cost of automobile insurance.	View selected filmstrip, Part III, for information on how the cost of automobile insurance is determined. Discuss the factors.	Filmstrip: Insurance Information Institute, Automobile Insurance.
	Listen to an insurance agent discuss factors that affect the cost of automobile insurance. Ask questions.	Insurance agent.

CONCEPTS: **Transportation**

OVERALL OBJECTIVES: **Show comprehension of how to manage the transportation dollar.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Thal and Holcombe, Your Family and Its Money, Chapter 9.
		Leaflet: Insurance Information Institute, Every Ten Minutes – Auto Insurance.
	Play auto insurance jeopardy to identify factors in the cost of insurance.	Adaptation of TV show, Jeopardy.
Identify steps to take if your automobile insurance is cancelled.	Listen to a report on what to do if your automobile insurance is cancelled. Discuss how this could be applied to a personal situation.	Periodical: "Will Your Car Insurance Be Cancelled?" Better Homes and Gardens, June 1972.
List the steps to take in the event of an automobile accident.	Observe flip charts and listen to a talk on the procedure to follow in the event of an automobile accident. Study an accident report to become familiar with the format.	Teacher-made flip chart. Periodical: "Family Circle Accident Report Card," Family Circle, July 1972.
List alternatives to owning a car.	Check the classified section of the telephone directory to explore the possibilities of renting or leasing cars. Share your information with the class.	Thal and Holcombe, Your Family and Its Money, p. 182.
Apply management techniques to the purchaing of a car.	Solve the following situation: Assume you are going to buy a car. Make a list of the factors which you should consider before purchasing. Determine the size car which would suit your needs. Discuss options which might be considered. Determine the price range which fits into your spending plan and whether to pay cash or buy on credit. Will you buy a new or used car?	Bulletin: Texas Tech University, Consumer Education, II (Teacher reference).

CONCEPTS: **Health Insurance**

OVERALL OBJECTIVES: **Show ability to apply the management process in purchasing health insurance.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify terms used in health insurance.	Select a piece of a puzzle from a box on which is written one half of an insurance term. Find the matching piece and work with that person to define these terms: co-insurance, surgical insurance, deductible clause, hospital expense, disability insurance, health insurance, regular medical coverage.	Dictionaries. Craig, Thresholds to Adult Living. McDermott, Homemaking for Teenagers, p. 169. Thal and Holcombe, Your Family and Its Money, Chapter 10.
Explain the reasons for health insurance.	View the transparency and list two major reasons for health insurance.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Why Consumers Buy Health Insurance."
	View the instant slides and listen to the script of three case studies. Identify reasons for having health insurance.	Bulletin: Texas Tech University, Consumer Education Curriculum Guide, Part II, p. 168.
	Discuss experiences relating to the cost of hospitalization, common illnesses, nursing homes, etc. which show need for health insurance.	Thal and Holcombe, Your Family and Its Money, Chapter 10. Schoenfeld and Natella, The Consumer and His Dollars.
Identify the basic types of health insurance.	View selected transparency and identify the types of health insurance.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education, "Types of Health Insurance." Craig, Thresholds to Adult Living. Booklet: Institute of Life Insurance, A Date With Your Future.

CONCEPTS: **Health Insurance**

OVERALL OBJECTIVES: **Show ability to apply the management process in purchasing health insurance.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Kit: Grolier Educational Corporation, Modern Consumer Education, "Health Insurance to Fit Your Needs."
	Listen to a resource person talk on the different basic types of health insurance that are available, and discuss the types.	Resource person.
List factors to consider in determining health insurance needs.	Participate in a brainstorming session to give ideas which relate to health insurance needs and list factors on the chalkboard.	Thal and Holcombe, Your Family and Its Money.
Apply management procedure to the selection of health insurance.	View selected filmstrip and decide on a health insurance plan for the couple using the management procedures. Make a health insurance plan for your family.	Filmstrip: Institute of Life Insurance, Marriage and Your Money.

CONCEPTS: **Life Insurance**

OVERALL OBJECTIVES: **Show ability to apply the management process in purchasing life insurance.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "life insurance."	Respond to a pre-test on insurance to determine background knowledge in the area of life insurance.	Booklet: Institute of Life Insurance, Tips for Teaching Life and Health Insurance.
	Read the selected story for principle of risk sharing. Establish a definition for life insurance.	Booklet: New York Life Insurance Co., What Every Family Should Know About Life Insurance.
Explain the importance of life insurance to the security of the family.	View the bulletin board to see the relationship of long-term planning to the security of the family.	Bulletin Board: "A Song of Security by Long Term Planning."
	View chosen film of a young couple discussing ideas about security.	Film: Association [illegible]n, To Life With Love.
	Discuss articles in the newspapers which relate disasters. Explain the importance of life insurance to the security of the family.	Newspapers and magazine articles.
		Thal and Holcombe, Your Family and Its Money, Chapter 10.
		Craig, Thresholds to Adult Living.
		Shoenfeld and Natella, The Consumer and His Dollars.
		Booklet: Institute of Life Insurance, A Date With Your Future.
		Booklet: Consumer Union, The Consumers Union Report on Life Insurance.
Identify the types of life insurance.	Listen to a resource person discuss and answer questions concerning the different types of life insurance. List the type of life insurance you would need.	Life insurance agent.

CONCEPTS: **Life Insurance**

OVERALL OBJECTIVES: **Show ability to apply the management process in purchasing life insurance.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Bulletin: Superintendent of Documents, Understanding Life Insurance for the Family.
		Grolier Ed. Corp., Modern Consumer Education, "If Anything Happens to Me: A Unit on Life Insurance."
Identify factors to consider when selecting life insurance.	Listen to case studies of families which illustrate various insurance needs. Discuss these cases as to the factors that needed to be considered when selecting life insurance.	Thal and Holcombe, Your Family and Its Money, Chapter 10.
		Pamphlets: Institute of Life Insurance, Decade of Decisions; Tips for Teaching Life and Health Insurance; and Moderns Make Money Behave.
		Periodical: "How Much Life Insurance Do You Need?" Changing Times, January 1972.
	Work in teams with each team representing a different life cycle stage, and discuss the insurance needs of the life cycle.	
Apply management procedures to selection of life insurance.	Use the multi-media kit and apply management procedures to the selection of life insurance.	Kit: Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Style.
	Play the game to apply management procedures to the selection of life insurance.	Kit: Institute of Life Insurance. Priorities, Decisions, Security: The Role of Life Insurance in a Young Style.

CONCEPTS: **Social Security**

OVERALL OBJECTIVES: **Show understanding of how Social Security contributes to family security.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the purposes of Social Security.	View selected transparencies to identify the purposes of Social Security.	Transparencies made from packet: U.S. Dept. Health, Education & Welfare, "From Social Security Number to Social Security Benefits" and "History of the Social Security Program." (Contact local Social Security office.)
	Listen to a talk by a representative from the Social Security office and identify the purposes of Social Security.	Representative of Social Security office.
List benefits provided by Social Security.	Read selected references for information on the benefit of Social Security or listen to a lecture demonstration on the benefits of Social Security.	Bulletin: Consumers Union Report on Life Insurance. Thal and Holcombe, Your Family and Its Money, Chapter 13. Booklet: Institute of Life Insurance, A Date with Your Future.
	View a film on Social Security. Discuss benefits that are provided by Social Security.	Film: Social Security Administration Office, The Social Security Story.
Determine when to contact the Social Security office.	Compile a list of times which a person should contact the Social Security office.	
Describe the provisions of Medicaid and Medicare.	Analyze the charts on Medicare. Discuss the provisions of Medicare.	Chart: Social Security office, charts.
	View selected film to describe the provisions provided by Medicare.	Film: Social Security office, You and Medicare.

CONCEPTS: **Social Security**

OVERALL OBJECTIVES: **Show understanding of how Social Security contributes to family security.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify who pays for Social Security and the role of the federal government in Social Security.	View the charts which illustrate how Social Security works. Discuss the role of the federal government in providing Social Security. View the transparency to identify how Social Security is financed.	Charts: Dept. of Health, Education and Welfare, Social Security Administration. Transparency made from leaflets, "Where Money Comes From; Where the Money Goes." (Social Security office).
Describe how Social Security contributes to family security.	Describe how Social Security contributes to family's security.	Thal and Holcombe, Your Family and Its Money, Chapter 10.

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "saving."	View the transparency to list types of items people save. Discuss and list other items that people may save.	Transparency: Changing Times Education Service, Teaching Consumer Education, "Savings," No. 1. Examples: water, natural resources, money, jewels, land. Thal and Holcombe. Your Family and Its Money, p. 209. Bohlman and Bohlman, Investing Your Savings, p. 7. Schoenfeld and Natella, The Consumer and His Dollars.
Define the term "thrift."	Consult reference books and define the term "thrift."	Thal and Holcombe, Your Family and its Money, pp. 208-209.
Explain the relationship between thrift and savings.	View the transparency on the different ways people save money. Discuss additional ways not listed on the transparency.	Transparency: Clemson Vocational Education Media Center, Consumer Education, "Ways People Save."
	Read selected story to see how Mama saved for her family. Was she thrifty in her form of savings?	Forbes, Mama's Bank Account.
Identify reasons for saving money.	Make a list of reasons why people save.	Thal and Holcombe, Your Family and Its Money, p. 210.
	View selected transparency and discuss why people save these kinds of things.	Transparency: Changing Times Education Service, Teaching Consumer Education, "Savings," No. 2.

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Work in two groups and have an informal debate on the question: "Save now, enjoy later" vs. "Live it up." Discuss ideas presented in the debate.	Booklet: Texas Tech University, Consumer Education, "The Money Tree," pp. 136-138.
	Listen to several stories or case studies relating to experience in savings. List their reasons for saving money.	Bulletin: Illinois Board of Vocational Education and Rehabilitation, Teaching Aids for Consumer and Homemaking Programs, p. 47.
	Cite examples of successful citizens in your community or state who have been aided in their success by learning how to save.	
	Participate in a circular response to question: "What are some roadblocks to saving?" Participate in a brainstorming session and prepare a list of ideas identifying some ways to overcome these roadblocks.	Periodical: "You Can Save in Spite of Yourself," Changing Times, October 1970, pp. 40-42.
	Participate in a discussion on how others have developed techniques to promote saving practices. List techniques on chart.	Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living, "Tricks to Help You Save," pp. 14-15.
	View selected transparency. Determine savings goals that may be reasonable at each stage.	Transparency: Clemson Vocational Education Media Center, Consumer Education, "Family Life Cycle."
		Thal and Holcombe, Your Family and Its Money, pp. 12-14.
		Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 3-4.
	View selected filmstrip. Relate how the family's goals changed with their changing life cycle.	Filmstrip: Institute of Life Insurance, Consumers in Action.
		Britton, Personal Finance, p. 265 (Teacher reference).

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the steps in establishing a savings program.	Read selected reference on the steps in setting up a savings program. View selected transparency and fill in blanks entitled: "How You Do It," to see the steps in establishing a savings program.	Transparency: Changing Times Education Service, Teaching Consumer Education, "Saving," No. 5.
	Listen to a resource person identify the steps for setting up a savings program.	Resource person
Explain the relationship of short term and long term goals to savings.	View selected transparency and list examples of short term goals for saving (Christmas, school books, etc.). List examples of long term goals (house, wedding, trip). Discuss the relationship of these goals to general principles of saving in terms of "Why save?"	Transparency: Changing Times Education Service, Teaching Consumer Education, "Savings," No. 4.
		Thal and Holcombe, Your Family and Its Money, pp. 209-211.
		Bohlman and Bohlman, Investing Your Savings, pp. 11-13.
		Bulletin: Institute of Life Insurance, A Date With Your Future, pp. 31-33.
	View the bulletin board portraying types of things for which people save. Classify them as either short term or long term goals.	Bulletin board (teacher prepared).
List the various types of savings institutions.	View selected transparencies and list the various types of savings institutions.	Transparencies: Changing Times Education Service, Teaching Consumer Education, "Saving," Nos. 3 and 6.
Identify the factors that need to be considered in selecting a savings institution.	Read selected references to identify the factors that need to be considered in selecting a savings institution. Make a list in order of importance at your present stage in the life cycle.	Schoenfeld and Natella, The Consumer and His Dollars, pp. 250-256.
		Bohlman and Bohlman, Investing Your Savings, pp. 14-15.

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 5-11.
	Conduct a survey to find the savings institutions in the community. Share findings with class.	
Compare the advantages and disadvantages of placing money in various savings institutions.	Read selected references and make lists of advantages and disadvantages of the types of savings institutions listed.	Schoenfeld and Natella, The Consumer and His Dollars, p. 257. Thal and Holcombe, Your Family and Its Money, pp. 215-219. Bulletin: Institute of Life Insurance, Your Money and Marriage, p. 25. Bohlman and Bohlman, Investing Your Savings, pp. 20-22. U.S. News and World Report: Investments Insurance Wills Simplified, p. 25.
	Listen to a symposium composed of representatives from a bank, savings and loan association, and a credit union explain their savings programs. Ask questions to compare the advantages and disadvantages of the various types of institutions available.	
	Secure pamphlets on the purchase of U.S. Government bonds to see the advantages of saving by this method.	Bohlman and Bohlman, Investing Your Savings, pp. 22-24.
	View the chart of the various savings options and compare the safety, rate of return and ease of withdrawal. Identify the one best suited to your present needs.	Bohlman and Bohlman, Investing Your Savings, pp. 20, 23, 28.

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain why life insurance may be a form of savings.	Examine a life insurance policy's section on cash values. Read references and compare opinions of authors as to the positive and negative values of life insurance as a vehicle for saving.	U.S. News and World Report: Investments Insurance Wills Simplified, pp. 109-173. Britton, Personal Finance, p. 321 (Teacher reference). Consumers Union, Life Insurance, pp. 69-84.
State assets to consider before saving by investing.	Read chosen references and periodicals to see what is advised for family security before making investments. Work in small groups and list the assets a person/family should consider before investing. Go into the marketplace and ask resource people in the financial world to see if they agree with your list. Report findings. Take the slogan, "Before you invest, investigate," and relate it to the fact investing is a long term goal.	Schoenfeld and Natella, The Consumer and His Dollars, p. 260. Thal and Holcombe, Your Family and Its Money, pp. 219-221. Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 24-34.
Define the terms, "securities," "stock," "bond," "mutual funds."	Read selected references and develop definitions of terms used in the securities market. Share with class.	Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living," pp. 24, 32. U.S. News and World Report: Investments Insurance Wills Simplified, pp. 45-86. Brochures from investment companies.
Explain why saving by investment is a long term goal.	Find several charts showing how the long-term effects of compounding interest and inflation have changed the value of a stated investment. Explain why these investments would be of value only for a long-term goal.	Schoenfeld and Natella, The Consumer and His Dollars, pp. 256-262. U.S. News and World Report: Investments Insurance Wills Simplified, pp. 13-19.

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Choose a stock or mutual fund from the financial page of a newspaper. Maintain a daily chart showing changes in price for two weeks. Calculate how much you would have gained or lost if you had invested $100. Refer to a financial listing to see how much you would have gained or lost if you had bought this one year ago and determine the effect these short term to long term changes in price have on the value of investments.	Newspapers.
Describe how real estate is a form of investment.	Listen to a real estate dealer discuss the pros and cons of property and home ownership as a form of investment.	Bohlman, Investing Your Savings, p. 29.
		U. S. News and World Report: Investments Insurance Wills Simplified, p. 33.
	Ask a real estate dealer how inflation affects an investment in real estate. Seek his opinion on mobile home vs. conventional house as to investment quality.	
Explain how education is an investment.	Analyze charts showing average incomes of occupations and years of schooling to see that education is an investment.	Troelstrup, The Consumer in American Society, p. 103 (Teacher reference).
	Listen to reports explaining how investing in education may result in higher incomes. List other satisfactions resulting from additional and continuing education.	Booklet: The Kiplinger Washington Editors, Inc., 99 New Ideas on Your Money, Job, and Living," pp. 33-36.
		Bulletin: Money Management Institute, Your Savings and Investment Dollar, pp. 20-23.
Describe how legislation protects investors.	Ask a local banker to explain how savings accounts are insured by law.	
	Read selected references on how regulatory agencies protect the saver.	Bohlman and Bolhman, Investing Your Savings, p. 42.
	Refer to the previous list of savings institutions to determine which are protected by regulatory agencies.	

CONCEPTS: **Savings and Investments**

OVERALL OBJECTIVES: **Show ability to apply the management process to purchasing savings and investments.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Mosteller, How to Avoid Financial Tangles, pp. 17-28 (Teacher reference).
Apply management process to purchasing savings and investments.	Refer to the steps in making a spending plan and illustrate how to make a suitable savings plan for the following examples: Mary, a girl of 20 who wishes to save for a nice wedding. Mr. and Mrs. Newlywed who need to establish an emergency fund. Joe, your freshman son, who wants a car when 16.	
	Use the story, "The Money Tree." Show how management could have applied to Scott's final decision of where he placed his money.	Booklet: Texas Tech University, Consumer Education, Part II, pp. 136-138.

CONCEPTS: **Taxes**

OVERALL OBJECTIVES: **Show comprehension of the relationship of tax outlay to benefits received.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List types of taxes paid by the individual or the family.	Brainstorm to list types of taxes paid by the individual or the family. List taxes currently paid from an average American's income.	
Name the sources of taxes.	Observe flash cards to name sources of taxes.	Flash cards. Examples: individual, corporation, sales, gasoline, excise, property, school, and Social Security taxes.
Identify benefits derived from taxes.	Observe pictorial flash cards to identify benefits derived from federal taxes.	Pictorial flash cards. Examples: defense, scientific experiments, postal system, Social Security benefits, parks, housing loans, roads, foreign aid.
	View a transparency which shows how a dollar in the federal budget is spent to benefit the public.	Craig, Thresholds to Adult Living, p. 297.
	Observe pictorial flash cards to identify benefits derived from state taxes.	Pictorial flash cards. Examples: universities and schools, hospitals, libraries, roads and bridges, parks.
	Observe pictorial flash cards to identify benefits derived from local taxes.	Pictorial flash cards. Examples: police and fire protection, street, roads and sidewalks, street lights, street cleaning, health protection and sanitation, libraries.
	Respond to a talk by a resource person explaining how taxes are collected and used.	Resource person, tax collector.
	Participate in a discussion on the goods and services that are available in the community through taxes. Think how life would be if these goods and services were not available.	

CONCEPTS: **Taxes**

OVERALL OBJECTIVES: **Show comprehension of the relationship of tax outlay to benefits received.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the records which should be kept by the family.	Listen to an illustrated lecture on vital records for filing an income tax form.	Business education teacher or two young couples.
Practice filling out an income tax return form.	Listen to a resource person discuss how to complete an income tax return form.	Income tax forms. Resource person such as internal revenue representative, certified public accountant or other competent person.
	Listen to a case study and practice completing an income tax return form.	Case study.

CONCEPTS: **Wills**

OVERALL OBJECTIVES: **Show comprehension of how a will contributes to family security.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify reasons for having a legal will.	Listen to case studies to see the importance of having a will. Discuss cases where a will was not made and list reasons for having a will.	Britton, Personal Financing, pp. 390-391 (Teacher reference). Troelstrup, The Consumer in American Society, pp. 488-495 (Teacher reference). Craig, Thresholds to Adult Living, 2nd Ed., p. 407. Warmke, et al., Consumer Economic Problems, p. 579-580 (Teacher reference).
Define the terms used in making a legal will.	Read selected books and compile a list of terms and definitions that are used in making or renewing a will. Discuss terms found in the reading.	
Identify characteristics of a legal will and steps to take when making a will.	Listen to an attorney speak on laws pertaining to wills in South Carolina, characteristics of a will, and steps in making a will.	Attorney.
Practice writing a sample will.	Write a sample will and have lawyer determine if it meets legal requirements.	
Identify taxes that concern a testator.	Listen to a resource person discuss estate taxes. Have important questions prepared to ask the speaker.	Resource person.
Describe how making a will contributes to family security.	Listen to case studies and discuss how making a will contributes to family security. Discuss personal experiences or experiences of friends which also illustrate the concept that having a will contributes to family security.	U.S. News and World Report: Investments Insurance Wills Simplified, pp. 190-187.

CONCEPTS: **Financial Records**

OVERALL OBJECTIVES: **Demonstrate comprehension of resources needed in keeping useful financial records.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Explain the purposes of keeping a financial record on business-like basis.	Select a quotation concerning financial records and explain its meaning.	Booklet: Sears, Dept. Store in The Classroom, pp. 16-17. Bulletin board of quotations on money.
	Discuss the benefits of keeping useful financial records. Make a list to summarize the purposes of keeping financial records in a businesslike manner.	Thal and Holcombe, Your Family and Its Money, pp. 226-227.
Describe methods used in keeping financial records.	Listen to a selected story and explain the effectiveness of Mama's methods of keeping financial records.	Forbes, Mama and Her Bank Account.
Explain the reasons for using a checking account.	Participate in a discussion to exchange ideas on methods of keeping financial records.	Leaflets from local bank.
	Listen to a resource person give the pros and cons of using cash vs. using a check. Discuss the reason given and include additional ones if desired.	Resource person such as a banker or retail merchant.
Give examples of the types of checking accounts.	Visit several local commercial banks and investigate the types of checking accounts they offer. Present to the class findings on types of checking accounts offered by each bank.	Pamphlets on checking accounts from local banks. Booklet: American Banking Assoc., Using Bank Services.
Demonstrate procedures in opening a checking account.	Visit several local banks to investigate procedures used in opening a checking account. List steps that are used and share with the class.	Material used in opening a checking account – application form, deposit slips, etc.

CONCEPTS: **Financial Records**

OVERALL OBJECTIVES: **Demonstrate comprehension of resources needed in keeping useful financial records.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Write a check in a recommended form.	View selected transparencies to choose appropriate procedures in writing a check.	Booklet and pamphlets from local bank. Checks to practice with.
	Watch an illustration of writing a check correctly.	Thal and Holcombe, Your Family and Its Money, pp. 228-229.
	Practice writing a check in a recommended form. Have it checked by someone for accuracy.	
Demonstrate the balancing of a checkbook against a bank statement.	View selected transparency on balancing a checkbook against a bank statement.	Bank statement, cancelled checks, check record book (stubs), cancelled deposit slips.
	Watch a demonstration on balancing a checkbook against the bank statement.	Thal and Holcombe, Your Family and Its Money, pp. 229-231.
	Use a case study or real situation and balance a checkbook against the bank statement.	Case study situation.
State additional ways to use banks in keeping important records.	Study a teacher prepared sheet on bank services and check the services of interest.	Sheets with a list of personal record services that may be obtained through a bank.
	Listen to a panel discuss situations that require the use of accurate financial records. Discuss and contribute other situations as a class.	Resource persons for panel.
List items that are withheld in the form of payroll deductions.	List items that are withheld from paycheck in various types of jobs such as taxes, Social Security retirement, union dues, credit union, United Fund.	Paycheck stubs with deductions. Retirement statements (copies).

CONCEPTS: **Financial Records**

OVERALL OBJECTIVES: **Demonstrate comprehension of resources needed in keeping useful financial records.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
List exemptions for federal and state income tax purposes.	Examine federal and state income tax forms to see the exemptions that are allowed and make a list of these exemptions. Tell how a record of these withholdings would be helpful to the individual.	Federal and state tax forms. Thal and Holcombe, Your Family and Its Money.
Describe resources needed in keeping financial records.	Make a written list of the resources needed to keep a financial record.	
Organize a useful financial record.	Make a list of the situations for which you will need a financial record. Develop an effective method of keeping a financial record for yourself. Organize a financial record to include all of the situations for which you will need this information as a resource.	

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the term "marketplace."	View chosen filmstrip and define the term "marketplace."	Filmstrip: Institute of Life Insurance, The Consumer in the Marketplace.
Describe basic characteristics of the marketplace.	View chosen filmstrip and discuss the characteristics of the marketplace.	Filmstrip: Guidance Associates Association, Money Well Spent. Schoenfeld and Natella, The Consumer and His Dollar.
State information that may be useful to the consumer as he goes into the marketplace to exchange dollars for goods and services.	Respond to the selected recording by relating the cases to personal problems or experiences.	Kit: Changing Times Educational Service, Consumer Law—Rights and Responsibilities, Recording Part I.
	Listen to the four basic rights of consumers that have been mentioned many times since 1962. Explain the meaning of each one of these rights.	Bulletin: President's Committee on Consumer Interests, Suggested Guidelines for Consumer Education. J. C. Penney Co., Forum, Fall/Winter, 1968. Troelstrup, The Consumer in American Society (Teacher reference).
	Read or listen to a selected case study to identify the areas where the buyer's right to be informed was violated by misleading advertising, false claims for savings, product quality, guarantee, and terms of sale.	Kit: Changing Times Educational Service, Consumer Law — Rights and Responsibilities, Recording, Part II. Kit: Changing Times Educational Service, Consumer Law — Rights and Responsibilities, Unit I, Case Study, "A Freezer Free of Charge...Almost."

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Study a list showing what is needed information for the marketplace: 1. The seller or manufacturer 2. Terms of sale 3. The product. Discuss and identify information that is useful to the consumer as resources of the marketplace are used.	
	View selected filmstrip and discuss the specific information which can eliminate the need of defense mechanisms used by consumers.	Filmstrip: J. C. Penney Co., Inc., Consumer Defense Mechanisms.
Identify the consumer's responsibility for becoming informed.	Make a list of the consumer's responsibilities in becoming informed. Share the list with the class to identify and illustrate the consumer's responsibility in becoming informed.	Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968.
Identify consumer information according to its objectivity, usefulness, and source.	Identify various seals on transparency. List where they are found and what they mean. Use seals such as: American Gas Association, American Institute of Laundering, Underwriters' Laboratory, Inc., USDA, others.	Kit: Changing Times Educational Service, Consumer Law – Rights and Responsibilities.
	Discuss some products that carry seals. Tell whether they are beneficial to the seller or the consumer. Tell whether the information is biased or objective.	Warmke, et al., Consumer Economic Problems (Teacher reference).
	Study labels and leaflets that have information on a product. Tell whether the information is beneficial to the seller or the consumer.	Labels and leaflets that give information on different types of products.
Identify the public and private sources of consumer information.	Listen to the teacher give illustrated talk on the various available sources of consumer information. Discuss these sources.	Troelstrup, The Consumer in American Society (Teacher reference). Schoenfeld and Natella, The Consumer and His Dollars.

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Levy, et al., The Consumer in the Marketplace.
	Listen to a resource person speak on public and private sources of consumer information in South Carolina.	Periodical: McHugh, "Consumer Protection Against What?" Journal of Home Economics, May 1972 (Teacher reference).
List the agencies that help families make consumer choices.	Analyze a list of abbreviations commonly used in describing federal agencies to see how many you can identify.	Pre-Test, Texas Tech University, Consumer Education Curriculum Guide, p. 239.
	Analyze a display of library publications, periodicals and books which provide information to help consumers make choices in the marketplace. Discuss the information these publications provide.	Public Library, School library. Troelstrup, Consumer Problems and Personal Finance, Chapters 15, 16, 17. Warmke, et al., Consumer Economic Problems, Chapter 25. Wilson and Eyster, Consumer Economic Problems, Chapter 21.
Explain how agencies help protect families as consumers.	Work in groups and list the agencies that help protect families. Identify a situation where an agency helped a consumer.	Warmke, et al., Consumer Economic Problems, Chapter 25. Schoenfeld and Natella, The Consumer and His Dollars, Chapters 2 and 3.
List statutes that protect the consumer.	Read selected material on legislation. Underline the sections of the statutes that deal with consumer protection.	Texas Tech University, Consumer Education Curriculum Guide, Part III, pp. 245-253. Office Consumer Affairs: Guide to Federal Consumer Services (Teacher reference).

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify the media and techniques used in advertising.	View the selected film and discuss the media used for advertising as television, newspapers, circulars, special promotions, coupons, stamps, telephone calls, door-to-door salesmen.	Film: Modern Talking Pictures Service, Charlotte, N. C., The Lasting Medium.
	View chosen slides and discuss the influence of media on buying.	Slides: Michigan Extension Service, Ads Add Up.
	Poll the class on a product used and give reasons why specific brands were purchased. Discuss whether brand names are a reliable advertising guide.	Bratton, Home Management Is---.
		Schoenfeld and Natella, The Consumer and His Dollars.
	Analyze the "Think Board" – display of various printed advertisements. Identify the advertising technique used in each one.	Samples of all forms of advertising.
		Warmke, et al., Consumer Economic Problems.
	Bring sample advertisements from newspapers. Read and locate key words designed to influence reader. Identify the advertising technique used.	Bratton, Home Management Is---.
Identify purposes of advertising from seller's viewpoint.	Interview several local merchants who use advertising and determine the values of advertising. Report findings to class.	Warmke, et al., Consumer Economic Problems.
State the advantages and disadvantages of advertising from the consumer's point of view.	Analyze advertisement working in groups and discuss such questions as: What kind of information do you as a consumer want in an advertisement? How should this information be made available to the consumer?	Various types of advertisement.
	Working in teams, make a list of either the advantages or disadvantages of advertising from the consumer's point of view. Share list with class.	Bratton, Home Management Is---.
		Schoenfeld and Natella, The Consumer and His Dollar.

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Identify types of misleading advertising.	View selected filmstrip and listen to the record. Discuss examples of misleading advertising.	Filmstrip and Record: Guidance Associates, Inc., Buyer Beware.
	Check local newspaper advertisements that appear misleading. Visit the store to see if the advertisements were false or misleading. Report your findings to the class.	
	View selected film to detect the misleading technique called "bait and switch." Discuss the misleading techniques used in the film.	Film: Charleston Trident Chamber of Commerce, Too Good to be True.
Develop guidelines for consumers to use in examining advertisements.	Work in small groups and discuss guidelines that consumers could use in examining advertisements.	Warmke, et. al., Consumer Economic Problems.
		Bratton, Home Management Is---.
Give examples of realistic expectations regarding product performance.	Listen to a resource person give an illustrated talk on warranties. Examine copies of warranties or guarantees and underline the points they cover.	Warmke, et al., Consumer Economic Problems.
	Make a list of items that should be stated on an expressed warranty and on an implied warranty.	Levy, et al., The Consumer in the Marketplace.
	Visit several stores and list information that is available for performance of a product. Discuss how this information could be useful to the consumer.	
Distinguish between misuse of product and product failure.	Participate in small groups to identify "misuse" of a product and "failure" of a product. Discuss ideas developed.	
Identify the responsibility for product safety.	Listen to the selected case study and identify the person responsible for the safety of the product. Discuss situations that show individual and joint responsibility for the safety of a product.	Kit: Consumer Education Service, Consumer Law -- Rights and Responsibilities. Case study: "If Only We Had a Warning."

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	View selected slides to identify the role of a private agency in product safety.	Slides: Underwriters' Laboratories, Inc., Testing for Public Safety.
	View the selected visual and identify various categories of hazardous household products. Study several household products as detergents, oven cleaners, furniture polish, etc., to estimate the degree of danger. List the estimated degree of danger on a chart, using the following categories: 1. Labeling – Does it warn of extent of danger – give clear directions for safe use, tell what to do in case of accident. 2. Packaging – Can be opened without difficulty by adults, but not by young children; would attract a child by resemblance of food product?	Kit: Changing Times Consumer Education Service, Consumer Law – Rights and Responsibilities, "The Awesome Toll."
Identify the consumer's responsibility for safety.	Discuss responsibilities the consumer must assume for safety.	Periodical: "Consumer Responsibilities," Penney's Forum, Fall/Winter, 1968.
State situations where the consumer has limitations in making choices.	Read or listen to the selected case study and define the terms "monopoly" and "natural monopoly." Discuss a situation where the consumer has limitations in making a choice. Discuss why the choice was limited.	Kit: Changing Times Consumer Education Service, Consumer Law – Rights and Responsibilities, Case Study: "The Night the World Stood Still."
Explain how buying is choice-making in the marketplace.	View selected transparency to list ways in which buying is choice-making. Discuss which of these are most commonly used in the marketplace.	Transparency: Clemson University, Vocational Education Media Center, Consumer Education Kit, "The Seven Way Test of Buymanship???" Warmke, et. al., Consumer Economic Problems (Teacher reference).

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
	Select an item under consideration for purchasing and list the choices to be made in buying the item. Share the list with the class.	
List techniques used in making satisfying choices.	View bulletin board on "Directions for shopping." Discuss the techniques involved in making satisfying choices.	Bulletin board: "Directions for Shopping" (Roadsign with directional markers; each marker indicates a technique). Booklet: Beneficial Management Corporation, (Wood) What Every Woman Should Know About Money, "Techniques of Expert Buying" (Teacher reference). Booklet: Sears, Roebuck and Co., A Department Store in the Class-Room (Teacher reference). Better Business Bureau, Consumer's Buying Guide (Teacher reference).
State the criteria for an effective shopping plan.	Review the advantages of using a spending plan.	
	Explain how use of a shopping list contributes to an effective shopping plan.	Booklet: Money Management Institute, Your Shopping Dollar (Teacher reference).
	Discuss seasonal sales. Explain how anticipated sales can be a part of a shopping plan.	Lewis, et al., Housing and Home Management, (Teacher reference).

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Define the terms which a shopper should know.	View the bulletin board display on shopping terms: irregulars, seconds, as is, loss leaders, broken lot, damaged, markdown, and special purchase lot. Discuss to share experiences you have had with any conditions to which these terms apply.	Gawne and Oerke, Dress, The Clothing Textbook, 3rd Ed. Bulletin board display on shopping terms. Periodical: Changing Times, "Buy 'Seconds' and Save," February 1972 (Teacher reference).
State factors used in judging the quality of an item.	Study brochures and magazine articles and state the factors used in judging the quality of an item.	Current brochures and magazines advertising appliances, furniture, clothing, cars or cosmetics.
List shopping courtesies which consumers should practice.	Discuss shopping courtesies which consumers should practice.	
Identify laws that regulate the consumer's right to choose.	Study the teacher-prepared sheets to identify laws that regulate the consumer's right to choose. Study the bulletin board to become acquainted with these laws.	Sheet of laws that regulate freedom to choose.
State responsibilities of the consumer in making choices.	Listen to a report giving a list of the responsibilities of the consumer in making satisfying choices.	Periodical: "Consumer Responsibility," Penney's Forum, Fall/Winter, 1968.
Identify various channels a consumer could follow in attempting to settle a grievance.	Listen to a panel to identify various channels that could be followed in attempting to settle a grievance.	Resource persons from agencies such as: Retail Merchants, manufacturers' representative, Chamber of Commerce, Better Business Bureau, State Attorney General. Periodical: "Got a Gripe--Here's Where to Complain," Changing Times, March 1972.

CONCEPTS: **Consumer's Rights and Responsibilities**

OVERALL OBJECTIVES: **Show comprehension of the consumer's rights and responsibilities in carrying out his role in the marketplace.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
		Periodical: "They Promise Action on Consumer Complaints," Changing Times, January 1972.
	Visit a small claims court and get information on: 1. The procedure a plaintiff must follow to bring a case into court. 2. The filing fee and types of cases the court is prepared to hear. 3. Kinds of orders the court can issue. Report this information to the class. Show how this channel could be used to settle a grievance. Read the information sheet and discuss the suggested procedures for making a complaint.	Kit: Consumer Law – Rights and Responsibilities, Information Sheet, "How to Complain."
	Participate in a class discussion to share experiences you have had in making complaints.	
Identify the consumer's responsibilities in carrying out his right to be heard.	Discuss consumer responsibilities in voicing dissatisfactions.	Periodical: Penney's Forum, Fall/Winter, 1968.
Explain the rights and responsibilities of the consumer as he uses the resources of the marketplace.	Discuss the rights and responsibilities of the consumer as he uses the resources of the marketplace.	

CONCEPTS: **Financial Crises**

OVERALL OBJECTIVES: **Show comprehension of the sources of help available to families involved in a financial crisis.**

BEHAVIORAL OBJECTIVES	LEARNING AND EVALUATION EXPERIENCES	TEACHING RESOURCES
Give examples of financial crises.	Participate in a brainstorming session to give ideas on financial crises.	Waller and Hill, The Family (Teacher reference).
	Listen to selected case studies where individuals and families are involved in financial difficulties. Share findings.	
	Listen to several cases of financial crises that have occurred in real life. Discuss why each case is an example of financial crisis.	Booklet: University of Wisconsin, The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems.
Identify sources which could be helpful to families in dealing with a financial crisis.	Work in groups and find sources of help that are available to families involved in a financial crisis. Make a list.	Telephone directory. (See listings as Family Service Agencies, banks, finance companies, ministers, attorneys, Salvation Army, extension agents).
	Draw up a list of sources which could be helpful to individuals or families in dealing with a financial crisis.	Gordon and Lee, Economics for Consumers, pp. 326-329 (Teacher reference).

RESOURCES FOR CONSUMER EDUCATION FOR ADULTS

Books:

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